

UNIVERSITY OF CAPE COAST

SOCIAL ASSISTANCE AND RURAL POVERTY REDUCTION IN THE
UPPER WEST REGION, GHANA

BY

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DECLARATION

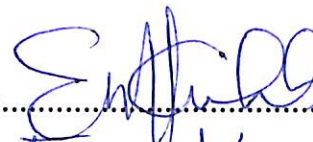
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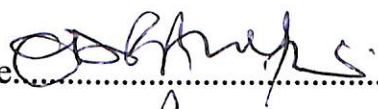
I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

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Supervisors' Declaration

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

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ABSTRACT

The study assessed the effects of the Livelihood Empowerment Against Poverty (LEAP) social assistance programme on rural poverty reduction. A mixed methods research approach was used while the after only design constituted the study design. The sample size was 302 respondents selected using stratified random sampling. Data was collected using interview schedule, observation guide and interview guide. Analysis of data involved the application of descriptive statistics, chi-square test, hypothesis test for two independent proportions, Mann-Whitney U test and thematic analysis. The study found that beneficiaries largely used the LEAP cash grant in consumption of basic needs while few invested in farm and non-farm enterprises. In addition, LEAP led to the reduction in poverty as acceptable food consumption, income levels, savings, access to healthcare and school attendance improved; yet, there were insufficient and weak exit strategies. The major challenges confronting LEAP were: travelling to collect cash grant, inadequate means of transport, limited meeting of scheme implementers and inadequate complementary services. However, the study concludes that LEAP contributes to poverty reduction despite its challenges. It is therefore, recommended that the Department of Social Welfare should base the targeting of LEAP beneficiaries on the Ghana National Household Registry data to reduce the inclusion errors that lead to wastage of state resources and collaborate with partners like the National Health Insurance Authority in order to improve on the provision of complementary services. Furthermore, beneficiaries of LEAP should invest part of their grant in farm activities to earn extra income to enable them to meet their basic needs and develop self-sufficiency.

KEY WORDS

Assistance

Cash

Exit

Poverty

Reduction

Social

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DEDICATION

To my wife, Nimatu Yahaya

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LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
CCT	Conditional Cash Transfer
CLEAPIC	Community Livelihood Empowerment Against Poverty Implementation Committee
COVC	Caregivers of Orphans or Vulnerable Children
CTP	Cultural Theory of Poverty
DfID	Department for International Development
DLEAPIC	District Livelihood Empowerment Against Poverty Implementation Committee
DSW	Department of Social Welfare
ET	Entitlement Theory
FAO	Food and Agriculture Organisation
FCS	Food Consumption Score
GDP	Gross Domestic Product
GIZ	German International Cooperation
GSS	Ghana Statistical Service
HCT	Human Capital Theory
HIV	Human Immunodeficiency Virus
IDEAs	International Development Economics Associates
IDS	Institute of Development Studies
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
ISSER	Institute for Statistical, Social and Economic Research
LEAP	Livelihood Empowerment Against Poverty

LIPW	Labour Intensive Public Works
MDG	Millennium Development Goal
MMDAs	Metropolitan, Municipal, and Districts Assemblies
MMYE	Ministry of Manpower, Youth and Employment
MoGCSP	Ministry of Gender, Children and Social Protection
MPI	Multidimensional Poverty Index
NSPS	National Social Protection Strategy
NGOs	Non-governmental Organisations
NHIS	National Health Insurance Scheme
ODI	Overseas Development Institute
OUNHCHR	Office of the United Nations High Commissioner for Human Rights
PMTs	Proxy Means Tests
PSNP	Productive Safety Net Programme
PWDs	Persons with extreme Disability
SCT	Social Cash Transfer
SDGs	Sustainable Development Goals
STP	Structural Theory of Poverty
UCT	Unconditional Cash Transfer
UN	United Nations
UNDP	United Nations Development Programme
WFP	World Food Programme

CHAPTER ONE

INTRODUCTION

Poverty, in all its forms, is more prevalent in developing countries and in rural areas (United Nations [UN], 2015). In Ghana and the Upper West Region in particular, poverty levels are relatively high in the rural areas (Ghana Statistical Service [GSS], 2015). Since poverty has become a social justice issue (Devereux & McGregor, 2014), different strategies have been instituted to deal with this menace (Ikejiaku, 2009; Morduch, 2005). One of such efforts is the establishment of social assistance schemes (Soares & Silva, 2010). However, few studies have been done in that area to assess the programmes' ability to result in poverty reduction as well as issues of adequacy of exit strategies and challenges confronting them have received little attention. This raises certain philosophical concerns such as programme sustainability and dependency, hence, my motivation to carry out this study.

Background to the Study

Poverty is a global challenge to the development of humanity. This is because it exists in both developed and developing countries, though more prevalent in the developing world (Alkire, Chatterjee, Conconi, Seth & Vaz 2014; Blank, 2008; Ikejiaku, 2009; UN, 2015). Poverty describes those households or individuals whose incomes fall underneath a poverty line (Engberg-Pedersen & Ravnborg, 2010; Suich, 2012). It also refers to deprivation of basic human needs comprising food, safe drinking water, sanitation facilities, health, shelter and education as well as inadequate freedoms and incapacity to participate in social life (Alkire & Santos, 2010;

Laderchi, Saith & Stewart, 2003; Romeshun & Mayadunne, 2011; UN, 1995). This suggests that poverty is a multi-dimensional phenomenon as it captures both monetary and non-monetary variables.

In 1990, about 1.9 billion of the world's inhabitants were extremely poor but reduced to 878.2 million in 2010 and further dipping to 836 million in 2015 (Chandy & Gertz, 2011; UN, 2015). Thus, virtually half of the population in the Third World in 1990 who survived on less than US\$1.25 a day plunged to 14 percent in 2015. In sub-Saharan Africa, in 1990, nearly 57 percent of the people were poor, but this dropped to 41 percent in 2015 (UN, 2015). Apart from sub-Saharan Africa, almost all the regions of the world met their poverty reduction targets of the Millennium Development Goal (MDG) one. This gives the signal that at the global stage, MDG one, which centres on eradicating extreme poverty and hunger was achieved. Despite this success in the decline in poverty levels, about 836 million people remained in penury (UN, 2015), which is still an exceptionally soaring figure.

Using the Multi-dimensional Poverty Index (MPI), Alkire *et al.* (2014) discovered that of the population in the 105 countries who were multi-dimensionally poor in 2014, 85 percent of them reside in rural settings. The multi-dimensional poverty index for rural areas is larger than the monetary poverty approximations of 70 to 75 percent (Alkire *et al.*, 2014). Alkire *et al.* posit further that the rural share of the multi-dimensional poor is predominantly astronomical in Africa and South Asia as it stands at 86 percent. This reveals that at the international stage, deprivation is a rural phenomenon. In 2016, South Asia had 53 percent of the world's multi-dimensional poor while 32 percent lived in Africa and nine percent, in South

East Asia (Alkire & Robles, 2016). As a result, poverty reduction became part of the Sustainable Development Goals [SDGs] (UN, 2016).

Many writers (Bradshaw, 2006; Davis & Sanchez-Martinez, 2014) have explained poverty. Some of these explanations are traceable to the individual, geographical, cyclical, cultural and structural theories of poverty. The main argument in the individual theory of poverty is that the individual is to blame for his or her poverty circumstances (Bradshaw, 2006; Royce, 2009). This may result from deficiency in genetic qualities like intelligence and their lack of motivation to improve their condition (Bradshaw, 2006).

Geographical theory of poverty maintains that people living in some parts of the world lack certain resources needed to improve their income and the influence to demand redistribution, which account for their poverty (Abdulai & Shamsiry, 2014). Yet, the cyclical theory of poverty asserts that poverty occurs because the individual's circumstances and community resources are related (Abdulai & Shamsiry, 2014; Bradshaw, 2006). This may result from economic conditions of the community deteriorating due to natural happenings and/or weak agricultural planning (Abdulai & Shamsiry, 2014). This circumstance makes earning a living a bit difficult for the affected people, thereby, landing them into poverty.

The cultural theory of poverty posits that the poor have certain values and behaviours that predispose them to poverty and that such behaviours emanate from one generation to the other (Gajdosikienė, 2004; Lewis, 1966, 1998; Sameti *et al.*, 2012). However, the structural theory of poverty argues that some economic, political and social systems produce circumstances that reduce the prospects and resources to meet enhanced living conditions

(Jordan, 2004; Royce, 2009), thereby, triggering poverty. The possible explanations of poverty offered by the competing theories signify that the causes of poverty are diverse. It would, therefore, require programmes that are tactical to address it.

In spite of the many theories explaining poverty, this study situates the causes of poverty within the domain of cultural and structural theories of poverty. This is because the explanations provided by the other set of theories of poverty are imbedded implicitly in both the cultural and structural theories of poverty (Bradshaw, 2006). The choice of cultural and structural theories of poverty is also because they offer the starting point for developing workable programmes to target the poor worldwide by governments and/or non-state actors (Abdulai & Shamshiry, 2014; Bradshaw, 2006; Brady, 2006; Hickey & Bracking, 2005).

Regardless of the explanations for the occurrence of poverty, many governments recognise the need to address it (Handley, Higgins, Sharma, Bird & Cammack, 2009; Yusuf, 2010). This has led some to institute social protection programmes in the form of social assistance. Social assistance involves non-contributory transfers given as cash and/or in-kind to the poor and vulnerable (Barrientos, 2007; Marriott & Gooding, 2007; Rawlings, 2004). Cash transfer refers to a non-contributory cash given by the state or Non-Governmental Organisations (NGOs) to the poor or vulnerable to tackle their poverty conditions (Chêne, 2010; Yablonski & O'Donnell, 2009). Non-cash or in-kind assistance entails the provision of food aid, vouchers, healthcare, education, active labour market programmes and subsidies for certain goods or services to the vulnerable (Barrientos, 2010; Tabor, 2002).

Social assistance programmes, particularly cash transfers, gained prominence as a strategy to addressing poverty in the 1990s (Britto, 2005; Johannsen, Tejerina & Glassman, 2010; Lindert, Linder, Hobbs & De la Brière, 2007) because in-kind transfers were perceived as causing market distortions (Tabor, 2002). Internationally, Latin America became the fountain of cash based social assistance schemes, as its programmes acquired universal currency status (Johannsen *et al.*, 2010). The universality of social assistance as a form of social protection was because of the need to address poverty and vulnerability within the short, medium and long term (Barrientos, 2010; Farrington, Harvey, Holmes & Slater, 2007; Omilola & Kaniki, 2014).

Two schools of thought are dominant in discourses relating to the philosophical foundation of social assistance schemes. The first school of thought argues that the philosophical basis for the establishment of social protection programmes in the form of social assistance have their root in principles of social justice (Devereuxa & McGregor, 2014; Lindert *et al.*, 2007; UN, 2006). Social justice views the universal swell in income inequality as unjust, terrible and disturbing (UN, 2006). Lindert *et al.* (2007) claimed that Brazils' social assistance programme emerged out of the need to deal with social injustice where the stress was on poverty reduction and the creation of a just and equitable society. In the same line, Devereuxa and McGregor (2014) also posited that social protection, taking the form of social assistance, has its philosophical basis in social justice.

However, the second school of thought claims that the institution of social assistance has its philosophical grounding in the rights-based approach (Coleman, 2011; Fiszbein *et al.*, 2009; Norton, Conway & Foster, 2001; Sam,

2011). In this regard, García and Gruat (2003) have noted that article 22 of the Universal Declaration of Human Rights of 1948 points out that every member of a society has a right to social security. Similarly, Garcia and Moore (2012) and Barca, Brook, Holland, Otulana and Pozarny (2015) maintain that in sub-Saharan Africa, the social protection programmes are classically part of rights-based social assistance systems. The plan is that the provision of social assistance would bring better opportunities for the poor to enhance their livelihoods in order to overcome their poverty (Norton *et al.*, 2001). Since social assistance is a right, citizens can demand for its provision.

Consequently, both low and middle-income countries embarked on social assistance schemes to: reduce transitory penury, prevent the poor from falling deeper into poverty, provide a way out of indigence and promote human capital accumulation (Bloom, Mahal, Rosenberg & Sevilla, 2010; Samson, Van Niekerk & Quene, 2006) in the rural settings. The emergence of social assistance in Africa is due to the weakening of the traditional or informal safety nets system that has occurred because of the transformation of the family structure, migration and urbanisation (Garcia & Moore, 2012). Its spread, on the other hand, is credited to the African Union's urging of member states, in 2004, to develop social policy frameworks (Barca *et al.*, 2015). In Latin America and the Caribbean, social assistance schemes cover about 129 million people (Paes-Sousa, Regalia & Stampini, 2013).

Generally, social assistance programmes derive their theoretical underpinnings from the entitlement and human capital theories. According to the entitlement theory, entitlement failures in terms of pull and response failures make the individual unable to meet his or her needs without any form

of assistance (Devereux, 2006; Harvey, 2005; Khogali & Thakar, 2001; Lindert *et al.*, 2007; Sen, 1986). Social assistance, at this stage, comes in handy (Devereux, 2006). With respect to the human capital theory, it argues that the development of a person's human capital through investment in education and training would enable the person to acquire skills to become competitive in the labour market (Ogujiuba *et al.*, 2011; Royce, 2009; Soukup & Sredl, 2009). That is, the person obtains a job with better earnings thereby breaking the intergenerational poverty chain.

Social assistance, in either cash or non-cash based forms, may occur as conditional or unconditional transfers (Omilola & Kaniki, 2014). Conditionalities normally include: school attendance, public works, health and nutritional requirements (Rawlings, 2004). Classic examples of conditional schemes embrace the Bolsa Família in Brazil, Oportunidades in Mexico, and Productive Safety Net Programme (PSNP) in Ethiopia (Bastagli, 2010; Omilola & Kaniki, 2014). The institution of conditionalities has its foundation in the cultural theory of poverty since the theory asserts that the poor have certain psychological behaviours that kill their wish to break out of poverty (Gajdosikienė, 2004; Sameti *et al.*, 2012; Schiller, 1998).

Beneficiaries of unconditional transfers usually do not fulfil any requirement before obtaining the transfer (McGuire, 2013). Typical models of unconditional transfer programmes include Renta Dignidad in Bolivia, Kalomo Social Cash Transfer (SCT) Scheme in Zambia; Basic Income Grant in Namibia; and SCT Scheme in Malawi (Bold, Porteous & Rotman, 2012; Covarrubias, Davis & Winters, 2012; Javad, 2011; McGuire, 2013). Here, the poor are viewed as reasonable people who would utilise the transfers

prudently (Arnold, Conway & Greenslade, 2011). Unconditional transfers take their theoretical grounding from the entitlement theory which posits that entitlement failures make people unable to meet their needs without external help (Khogali & Thakar, 2001).

Social assistance schemes are thus indispensable in poverty reduction in the short, medium and long-run (Pellerano & Barca, 2014; Skoufias & Di Maro, 2008). The reduction in rural poverty via social assistance is dependent on the amount of the grant, its predictability and usage (Jaspars *et al.*, 2007) as well as the kind of complementary food stamps and capacity building services offered to build their human capital (Barrientos, 2010; Royce, 2009; Samson *et al.*, 2006; Slater, 2009). This is because according to the entitlement theory, the poor are helpless without outside help (Harvey, 2005; Peppiatt, Mitchell & Holzmann, 2001). The cash and in-kind transfers given the poor become the gateway to positively changing their living conditions (Peppiatt *et al.*, 2001). As beneficiaries' living conditions improve, a way is paved for them to exit in order to prevent dependency on the scheme (McCord, 2009).

Typically, social assistance programmes may be universal or targeted (Marriott & Gooding, 2007; Tabor, 2002). Universal or blanket targeted programmes usually benefit the entire population (High Level Panel of Experts on Food Security and Nutrition, 2012). On the other hand, some selected people who meet particular eligibility criteria such as poverty or vulnerability (Arnold *et al.*, 2011) enjoy targeted programmes. People that normally are targeted include the chronically poor, those who are economically at risk, internally displaced persons, refugees and the socially vulnerable (Bloom *et al.*, 2010; Gómez, 2011). The execution of targeting is to

obtain political support from people who are not poor, and this is because of the inadequacy of funds (Standing, 2007; White, Ellis, Devereux & Vincent, 2010).

Financing of social assistance programmes may originate from government taxes and/or donor sources (Barrientos, 2010; Omilola & Kaniki, 2014; Ulriksen, 2011). Some social assistance schemes normally receive funding from the United Kingdom Department for International Development (DfID), the German International Cooperation (GIZ) and the World Bank (Devereux & Sabates-Wheeler, 2004; Hickey, Sabates-Wheeler, Guenther & Macauslan, 2009; Javad, 2011). According to Hagen-Zanker *et al.* (2010), funding for social assistance provision is between 0.1 to 0.7 percent of Gross Domestic Product (GDP) in some sub-Saharan African countries like Ethiopia and Kenya while in Latin America, it varies from 0.3 to 0.4 percent of GDP (Paes-Sousa *et al.*, 2013).

Literature discloses that cash grants from social assistance are normally for both consumption and investment (Barca *et al.*, 2015; Debrah, 2013; Jaspars *et al.*, 2007). The usage is reliant on the cash transfer benefits that oscillate from 20 percent of mean household consumption in Mexico, to four percent in Honduras and less in the case of the schemes in Bangladesh, Cambodia and Pakistan (Fiszbein *et al.*, 2009). In Kenya and Turkey, cash grants use include purchase of foodstuff, buying housing materials, meeting school requirements, paying health bills and investing in non-farm enterprises such as petty trading (Onyango-Ouma & Samuels, 2012; Yildirim, Ozdemir & Sezgin, 2014). Other beneficiaries of SCTs invest their grant in farm

enterprises (Joha, 2012). Where food aid is given, it is consumed by beneficiaries (Huffman & Jensen, 2006).

Several researchers suggest that social assistance schemes in the form of cash and/or in-kind transfers have contributed to a decline in poverty (Arnold *et al.*, 2011; Gbedemah, Jones & Perezniето, 2010). In Brazil, the SCT programme aided in mitigating poverty (Debrah, 2013). Likewise, Skoufias and Di Maro (2008) report that Progreso of Mexico led to drastic reduction in poverty levels of beneficiaries. Equally, an assessment of Ethiopia's PSNP established that three in five beneficiaries examined eluded selling assets to purchase food in 2005 which they would have been obliged to do; whereas over one-third of beneficiaries stopped withdrawing their savings to acquire food (Devereux, Sabates-Wheeler, Mulugeta & Hailemichael, 2006).

Social assistance programmes, particularly, cash transfers, usually have, as part of their master plan, plans to facilitate exit of its beneficiaries (Johannsen *et al.*, 2010; Paes-Sousa *et al.*, 2013). This is because of resource constraints and the need to enrol other poor people who have not yet been covered (Johannsen *et al.*, 2010) as well as prevent dependency on the programme (Kidd, 2013). Slater (2009) and Arnold *et al.* (2011) argue that in order to facilitate exit, there is the need to provide complementary services such as: education, health and nutrition. In addition, other academics, including Jaspars *et al.* (2007) and Farrington (2009), have noted that promotion of graduation entails offering of cash as a complement to food aid as well as the provision of regular and bigger grants.

Ghana, in 1991/1992, had 51.7 percent of its population being poor, but this reduced to 24.2 percent in 2012/2013 (Ghana Statistical Service [GSS], 2007, 2014a). However, the reduction in poverty is at the aggregate level and not evenly spread (Al-Hassan & Poulton, 2009). In 2012/2013, the rural population accounted for 78 percent of those in poverty (GSS, 2014a). Among rural areas where poverty is prominent, the poverty incidence is much higher to those in rural savannah which accounts for more than 40 percent of the overall poverty in Ghana (GSS, 2014a). Poverty situation, according to the administrative regions, equally varies markedly. The Greater Accra Region has a poverty rate of 5.6 percent; the Ashanti Region, 14.8 percent; the Upper East Region, 44.4 percent while in the Northern Region, it stands at 50.4 percent (GSS, 2014a).

Subsequently, the Livelihood Empowerment Against Poverty (LEAP) scheme, which is Ghana's social assistance programme, was instituted by the government in 2008 as part of its National Social Protection Strategy (NSPS) targeted at its poor population. The motivation for adopting LEAP originated from the GSS's revelation in 2007 that about 880,000 households in Ghana, representing 18.2 percent of the population, were extremely poor (Debrah, 2013). The LEAP scheme offers cash transfer and in-kind transfers such as education and health insurance to extremely poor households across Ghana to alleviate poverty and encourage long-term human capital development (Brook *et al.*, 2013; Ministry of Manpower, Youth and Employment [MMYE], 2007). The Department of Social Welfare (DSW) is the implementing organisation for the LEAP social assistance programme (Agbaam & Dinbabo, 2014).

The Upper West Region, in 1991/1992, had a poverty incidence of 88 percent which decreased to about 70.7 percent in 2012/2013 (GSS, 2007, 2014a). There are, however, district level variations between Wa West and Wa East which have poverty rates of 92.4 percent and 83.8 percent respectively, the worst in the region [Figure 1] (GSS, 2015). These two districts are also hundred percent rural suggesting high levels of rural poverty (GSS, 2013, 2014b). The poverty statistics from the regional to the district level show that both are greater than the national poverty rate of 24.2 percent (GSS, 2014a).

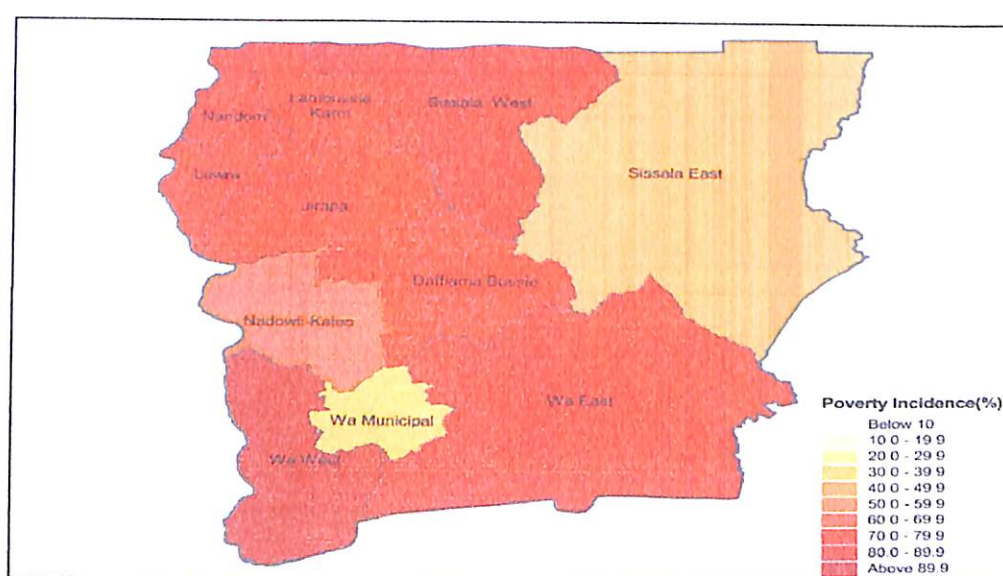


Figure : Map of Poverty Incidence in the Upper West Region

Source: Adopted from GSS (2015, p. 38)

Due to the poverty level in the Upper West Region, LEAP emerged in 2008, spreading to and covering all the districts by 2012 (International Labour Organization [ILO], 2014). The main objective for implementing LEAP in the Upper West Region was to tackle the widespread poverty incidence. The expectation is that the LEAP scheme would reduce poverty prevalence by 2.2 percent (ILO, 2014). The eligible LEAP beneficiaries were classified into two categories. They are the elderly poor and persons with extreme disability who

are the unconditional beneficiaries while the orphans or vulnerable children are conditional beneficiaries (Abebrese, n.d.; Al-Hassan & Poulton, 2009; Handa & Park, 2012). Conditionalities of school attendance, avoidance of child labour, birth and health insurance registrations must be met before the orphans or vulnerable children can benefit (Agyemang, Antwi & Abane, 2014).

In 2015, the scope of the beneficiaries of LEAP expanded to include the extremely poor pregnant women and children under two years from extremely poor households (Ministry of Gender, Children and Social Protection [MoGCSP], 2016; Niyuni, 2016; Republic of Ghana, 2016a), making them the fourth beneficiary category. According to MoGCSP (2016), to qualify to submit an application, pregnant women and households with infants under 15 months had to provide proof of either antenatal cards, if pregnant or birth certificates and weighing cards, if they have an infant below 15 months. These beneficiaries constituted LEAP 1000 scheme of which 6,220 poor households with pregnant women and infants were enrolled (MoGCSP, 2016). MoGCSP notes that the scheme aims to reduce stunting in Ghana by targeting three districts in the Upper East and seven in the Northern Region.

The selection of the Wa West and Wa East Districts as beneficiary districts for the LEAP pilot project in 2008 depended on their poverty level (MMYE, 2007). In these districts, the DSW offices administer LEAP. These district offices are in charge of the targeting of scheme, needs assessment, monitoring the activities of the programme and recertification (MMYE, 2007). The DSW executes these functions with the help of both the district LEAP

implementation committee (DLEAPIC) and community LEAP implementation committee (CLEAPIC) members (Kwaku, 2012; Tungbani, 2009). Kwaku (2012) points out that the community LEAP implementation committee is in charge of ensuring that beneficiaries adhere to conditionalities of the scheme.

Payments of LEAP cash grants to beneficiaries in the districts are bi-monthly (Appiah, 2016). Beneficiary LEAP households formerly received between GH¢8.00 and GH¢15.00 depending on the number of needy people in the household (Agbaam & Dinbabo, 2014), but as of 2013, the amounts were revised upwards with the minimum amount received being GH¢48.00 while the maximum is GH¢90.00 (Appiah, 2016). The LEAP scheme appears as an avenue for ending the endemic poverty in these districts. The modality for exit from LEAP is that beneficiaries from the districts leave the programme after a minimum of three years during which recipients' living conditions would have improved (MMYE, 2007). This process of exit is geared towards preventing dependency on the programme and allowing other uncovered people to benefit (Kidd, 2013; MMYE, 2007).

Statement of the Problem

The implementation of LEAP in 2008 in the Wa West and Wa East districts of the Upper West Region as a social assistance programme appeared as a panacea to addressing the disparities in poverty levels since earlier strategies seemed unsuccessful (ILO, 2014; World Bank, 2007). Although some previous researches (Amuzu, Jones & Pereznieto, 2010; Handa *et al.*, 2013; Joha, 2012) have measured the impact of LEAP in the West Mamprusi,

Chereponi and Gushiegu Districts in the Northern Region and others in Brong Ahafo, Central and the Volta Regions. In the Upper West Region, such studies appear limited to that of Jaha and Sika-Bright (2015) and Agbenyo, Galaa and Abiiro (2017). The Jaha and Sika-Bright's (2015) and Agbenyo *et al.*'s (2017) studies only focused on the challenges of LEAP; they did not assess its contribution to poverty reduction nor centre mainly on rural areas only, where poverty is predominant.

Besides, studying the effects of social assistance schemes on poverty levels is crucial, as prior researches evaluating such outcomes have produced contradictory results (Demukaj, 2011; Randhawa, 2012). Some studies (Arnold *et al.*, 2011; Devereux *et al.*, 2006; Gbedemah *et al.*, 2010; Onyango-Ouma & Samuels, 2012) have shown that social assistance programmes have positive impacts on income, consumption, investment in farm and non-farm enterprises and asset accumulation while others (Fiszbein *et al.*, 2009; Handa *et al.*, 2013; ILO, 2014) provide evidence suggesting little or no impact. This study, therefore, seeks to contribute to the on-going debate as well.

In addition, the previous investigations appeared not to have centred on examining how beneficiaries' investment of the cash grant contributes to reduction in their poverty levels. Such studies only indicate that part of the grant was invested in farm or non-farm enterprises or both (Joha, 2012; Mutambara, 2011; Soares *et al.*, 2008) but do not clearly indicate the extent to which such investment in productive ventures contribute to minimising poverty. It is on this basis that Agyemang *et al.* (2014) have advocated for the redirection of attention to how beneficiaries' investment of their cash grant may promote poverty reduction.

Studies on LEAP (Amuzu *et al.*, 2010; Joha, 2012) appear to place little attention on exit strategies. Nonetheless, it is critical because government spends its scarce resources on this programme (Samson, 2009). In the absence of an effectual exit strategy, majority of the beneficiaries that graduate could revert to poverty (Samson *et al.*, 2006). Javad's (2011) assertion that the present debate about social assistance is not about their effect, but rather, their design, necessitates the audit of the exit strategies of the LEAP scheme. In this case, the provision of complementary services and the amount of the grant as well as its predictability become essential in influencing the exit of beneficiaries from the programme (Jaspars *et al.*, 2007; Slater, 2009). The issue, however, is whether social assistance schemes are able to meet these commitments.

Some empirical studies have reported that the implementation of social transfers such as LEAP is fraught with challenges (Chiwele, 2010; Jaha & Sika-Bright, 2015; Jones, Samuels & Malachowska, 2013). A number of those challenges include limited government funding, donor fatigue, price distortions, grant being meagre and delays in paying grants (Agbaam & Dinbabo, 2014; Jones *et al.*, 2013; Tabor, 2002). The missing point is that these challenges are commonly from either beneficiaries or programme implementers' perspectives only, not from both. In addition, these studies failed to categorise the problems according to their importance, making the present study imperative.

The entitlement theory primarily indicates that social assistance is critical to addressing poverty that emerges out of entitlement failures (Lindert *et al.*, 2007; Sen, 1986), and this is because the poor cannot support

themselves (Peppiatt *et al.*, 2001). This theory, however, fails to specify whether such transfers should be expensed on consumption only or on both consumption and investment in productive activities to facilitate a quicker exit from the poverty menace. The theory equally does not spell out what amount would be adequate and whether there is the need to accompany it by some complementary services and food aid to make it workable. Furthermore, the theory does not predict the likely challenges that may emerge to limit the use of social assistance as a strategy to minimise poverty. Because of the empirical and theoretical gaps, the researcher was motivated to assess the effects of the LEAP social assistance programme on rural poverty reduction in the Upper West Region.

Research Objectives

The general research objective was to assess the effect of the LEAP social assistance programme on rural poverty reduction in the Upper West Region of Ghana. Specifically, the study sought to:

1. Analyse beneficiaries' utilisation of the LEAP transfer;
2. Examine differences in the poverty levels of beneficiaries before and after the utilisation of the LEAP transfer;
3. Examine exit strategies for the LEAP beneficiary households;
4. Ascertain key challenges that limit the use of the LEAP transfer as a conduit for poverty reduction; and
5. Make recommendations as to how to improve the LEAP scheme to facilitate poverty reduction.

Research Questions

To be able to achieve the stated objectives, the researcher set out to answer the following questions:

1. How do beneficiaries utilise the LEAP transfer?
2. How are the exit strategies for the LEAP beneficiary households?
3. What key challenges limit the use of the LEAP transfer as a conduit for poverty reduction?

Hypotheses

In order to address objective two, the following hypotheses were formulated.

1. H_0 : There is no significant difference between the income levels of the LEAP beneficiaries investing and those not investing their cash grant.
2. H_0 : There is no significant difference between the incomes of the LEAP beneficiaries that invest in farm and non-farm ventures.

Significance of the Study

In Ghana, poverty is endemic in the rural areas (GSS, 2014a). Therefore, the results from this study on the effects of the LEAP social assistance programme on rural poverty reduction would be crucial. First, the findings of the study on the usage of the transfer would lay the foundation for policy makers and implementers to advice on the utilisation of the transfer. In this respect, MoGCSP will be in a position to direct the beneficiaries as to which livelihood options they can invest their cash grant in to achieve a multiplying effect that would trigger a reduction in their poverty levels. This is

essential because directives dependent on empirical evidence are more likely to be successful when implemented compared to those based on intuition.

In addition, the results of this study will inform both the government of Ghana and the donor community on whether it is prudent to continue investing their scarce resources into the LEAP programme. That is, where LEAP is contributing to poverty reduction, it would be suggestive that their efforts are yielding the desired outcomes; hence, the need to devote more resources to it. On the contrary, if the findings reveal that it is not contributing to reduction in beneficiaries' poverty levels, then it can be taken that continuing to inject scarce resources into that sector is not worth it. This could imply abandoning the scheme or redesigning it to change its fortunes.

Moreover, the results of this study will inform the MoGCSP of Ghana on the necessary exit strategies to put in place. This is to ensure that recipients of the LEAP transfer have their gains from the programme sustained after their exit from the scheme. This is crucial because it would create room for the enrolment of a new set of beneficiaries onto the LEAP scheme.

Finally, the findings of this study will inform the MoGCSP about the probable challenges that they would encounter in the operation of social assistance schemes in the rural areas. This would enable the ministry to prepare adequately to prevent the occurrence of those problems or manage them well should they emerge. Consequently, such challenges would not limit the potential gains of the programme to the beneficiaries.

Delimitations

Thematically, this thesis concentrates on the effects of the LEAP social assistance scheme on rural poverty reduction. Specifically, it captures the utilisation of the LEAP cash transfer. It also encapsulates the contribution of the LEAP transfer to reduction in poverty with respect to consumption, savings, asset accumulation, access to healthcare and income. The rest of the thematic issues will encompass exit strategies from the programme and challenges associated with LEAP.

Geographically, this study was in the rural areas of the Wa West and Wa East Districts. It focuses exclusively on the Wa West and Wa East Districts which are the most poverty-stricken districts in the region. For the target population, this encapsulates the beneficiaries of LEAP in the rural areas of the study districts. It further captures the DLEAPIC and CLEAPIC members in both selected districts. With respect to the time dimension, it covers beneficiaries of the LEAP programme who enrolled onto the programme in 2013.

Organisation of the Thesis

This thesis is composed of nine chapters. Chapter One, which is the introduction, encompasses the background to the study, statement of the problem, research objectives, research questions, hypotheses, significance of the study, delimitations and organisation of the thesis. The theoretical and conceptual review constitutes Chapter Two. Chapter Three centres on the empirical overview, lessons learnt and conceptual framework while the fourth chapter covers the methodology. Specifically, it focuses on the introduction,

profile of the study areas, research design, study population, sampling procedures, data collection, instrument design, pre-testing, actual field work, data processing and analysis, ethical procedure as well as chapter summary.

The fifth chapter, however, concentrates on the utilisation of the LEAP transfer with particular focus on background characteristics of respondents, access to LEAP grant and utilisation of the grant while Chapter Six centres on the contribution of the LEAP transfer to poverty reduction. Chapter Seven, on the other hand, comprises the exit strategies of LEAP. It specifically centres on conditions for ending LEAP support, modalities to prepare beneficiaries before termination, monitoring of exit requirements, monitoring of LEAP effects and support services offered to LEAP Beneficiaries. The Eighth Chapter covers the challenges of LEAP with specific focus on the occurrence of problems in LEAP, general problems encountered in the LEAP programme and the mechanism for reporting problems. Chapter Nine, which is the final chapter, encompasses the summary, conclusions and recommendations.

CHAPTER TWO

THEORETICAL AND CONCEPTUAL REVIEW

Introduction

Theoretical and conceptual reviews are two crucial parts of a research study. The theoretical perspective is relevant because it forms the basis for knowledge construction in a research (Grant & Osanloo, n.d.; Neuman, 2011). It also offers the structure that supports the research rationale, the problem statement, the purpose, the significance and the research questions. Likewise, it serves as the basis for reviewing literature and informs the choice of methods of data collection and analysis (Grant & Osanloo, n.d.; Kumar, 2011; Lysaght, 2011). This signifies that the theoretical framework provides the plan for a study without which the research would be unfocused (Kumar, 2011).

The review of concepts is an essential aspect of research. This is because the review of the concepts helps in identifying key variables, increases knowledge on the study area and sharpens the statement of the problem (Griffiee, 2012; Sekaran, 2003; Walliman, 2011). This chapter presents the theoretical framework of the study and ends with the conceptual overview, focusing on the main concepts that underpin the study.

Theoretical Framework

Cultural theory of poverty (CTP), structural theory of poverty (STP), the entitlement theory (ET) and human capital theory (HCT) form the theoretical framework of the study; thus, laying the foundation for this research. The combination of these theories was necessary because each one of them alone is insufficient for explaining social assistance and rural poverty

reduction. They, therefore, complemented each other in explaining these concepts.

Cultural Theory of Poverty

The cultural theory of poverty (CTP) postulates that both the poor and the rich have diverse forms of values, dogmas and behavioural norms (Elesh, 1970; Gajdosikienė, 2004; Sameti *et al.*, 2012). This theory maintains that people become poor because they gather particular psychological behaviours connected with penury that kills their will to break out of poverty (Gajdosikienė, 2004; Sameti *et al.*, 2012; Schiller, 1998). These behaviours are obtainable through the genes or from the socialisation of the individual (Davis & Sanchez-Martinez, 2014). The CTP was propounded by Oscar Lewis, an American Anthropologist in 1966 (Davis & Sanchez-Martinez, 2014; Gajdosikienė, 2004; Islam, 2005; Lewis, 1966) based on studies on the poor in Mexico, Puerto Rico and the United States of America (Abdulai & Shamshiry, 2014; Lewis, 1966).

A major assumption of CTP is that people are responsible for their poverty condition (Bradshaw, 2006; Jordan, 2004). Davis and Sanchez-Martinez (2014) contend that, per the CTP, poverty is primarily an individual or family event. This theory blames individuals in poverty for creating their own problems through their deficiencies which make them less economically viable (Jordan, 2004; Royce, 2009). The elements that promote penury encompass individual attitude, human capital and welfare participation (Gans, 1995). According to Jordan (2004), victims of culture of poverty experience increasing levels of divorce, female headed single parent families, teenage

pregnancy, drug abuse and criminal activity, a reflection of dysfunctional attitudes and values. These circumstances, in turn, predispose them to poverty.

Lewis (1966, 1998) points out that anywhere that the culture of poverty transpires in a subculture, its victims demonstrate great likeness in their nature and are predictable. These people share certain characteristics in the form of inward-looking, feelings of marginality, dependency, inferiority and powerlessness. This, therefore, lays the root for poverty. The behaviours under the culture of poverty conflict with that of those of the entire society (Lewis, 1966). Moreover, poverty is conveyed from generation to generation because children are socialised with values and goals allied with destitution (Abdulai & Shamshiry, 2014; Curley, 2005). In the view of Rao and Walton (2004), culture is vital because societies immersed in traditional cultures are incompatible with market-oriented advancement and are, thus, profoundly disadvantaged in their hunt for growth.

Different scholars (Davis & Sanchez-Martinez, 2014; Gajdosikienė, 2004; Royce, 2009) have provided suggestions about how to get out of the cultural poverty. Gajdosikienė (2004) proposed that in countries where the culture of poverty is not prevalent, the state should gradually elevate the living conditions of those people, progressively integrating them into the ranks of the middle class, accompanied with psychiatric therapy. Gajdosikienė (2004) argues further that radical structural transformation of redistributing wealth, organising the poor and giving them a sense of belonging, of power and of leadership are right in developing nations where culture of poverty is rife. Similarly, Royce (2009) and Davis and Sanchez-Martinez (2014) stated that

arresting the culture of poverty entailed altering the behaviour of the poor to enable them accept the values of hard work and personal responsibility.

There is also a general view that welfare programmes in the form of financial assistance or in any kind are a disincentive to work and promote reliance on government by the poor (Sameti *et al.*, 2012; Standing, 2008). For instance, Soares *et al.* (2008) and Borraz and Gonzalez (2009), in their studies in Paraguay and Uruguay respectively, found that SCTs had a negative impact on beneficiaries' participation in the labour market. Nevertheless, research shows that there is diminutive substantiation that welfare promotes dislike for work (Blank, 1997; Skoufias & Di Maro, 2008). For example, in Skoufias and Di Maro's (2008) study in Mexico, they discovered that SCTs did not have a negative influence on engagement in the labour market. This shows that the impact of SCTs on beneficiaries' engagement in work is uncertain.

There have been several condemnations of the CTP. The culture of poverty meaningfully impelled social policy in the 1960s until experiential proof of the theory was unsuccessful (Rankin & Quane, 2000). For instance, some scholars reported that they did not find evidence to support the culture of poverty thesis (Ainsworth-Darnell & Downey, 1998; Cook & Ludwig, 1998). In addition, Gajdosikienė (2004) argues that not everybody in destitution breeds the culture of poverty as exemplified by India and Cuba. Moreover, critics reject the assertion that poverty is defined by a subjective situation and that some cultures naturally promote low productivity (Khan, 2005).

Furthermore, the culture of poverty theory was extensively critiqued for being too deterministic, holding responsible the victim and switching interest away from the structural roots of poverty (Curley, 2005). Additionally,

Small *et al.* (2010) declared that academics who focus on culture of poverty do not form a school of thought, hence, they have no acceptable terminologies and no lucid schema to investigate the issues into the future. This intimates that culture of poverty would slowly disappear from the intellectual scene the same way it emerged. The CTP is unable to justify the structural factors within the society that result in poverty; thus, creating the need for a complementary theory to fill that gap.

Structural Theory of Poverty

Structural theory of poverty (STP) argues that people are poor because the economic, political and social systems create a situation where they have limited opportunities and resources to meet better living conditions (Abdulai & Shamshiry, 2014; Bradshaw, 2006; Jordan, 2004; Rank, 2005). This is because the factors are normally outside the control of the individual, suggesting that the poor are casualties of the choices and actions of the government and economic leaders (Cotter, 2002; Royce, 2009). This signifies that the barriers created by these systems cause the poverty of the individual (Schiller, 1998).

According to Spicker, Leguizamón and Gordon (2006), there are two schools of thought in terms of structural poverty. The first school constitutes the Anglo-Saxon development studies, econometric approaches and livelihood analyses which concentrate on chronic poverty and perceive structural poverty as lack of access to income and basic assets. In contrast, the second school emphasizes poverty as a multidimensional and structural phenomenon (Spicker *et al.*, 2006). This school argues that structural poverty emanates

from long-term practices of inequality, continuing exclusion, lack of access to political resources as well as systematic infringement of fundamental social and political human rights (Donaldson *et al.*, 2014; Holmes & Jones, 2009; Osei-Hwedie, 2004). Other factors cover demographic characteristics and shortage of well-paying jobs (Brady, 2006).

In addition, capitalism, which occurs via economic policies such as deregulation, privatisation and trade liberalisation, perpetuates poverty in some countries (Islam, 2005; Sameti *et al.*, 2012; Wiegand, 1992). According to Wiegand (1992), STP ascribes variations in income and earnings to capitalism, where people work in low paying jobs. In a similar argument, Beeghley (2000) indicates that the influence of the economic structure, regardless of the individual's effort, may make him or her destitute. This suggests that with fewer job opportunities coupled with low remuneration, employees would always earn less; hence, predisposing them to poverty.

Capitalism further suggests that there is a relatively free and open market in which the individual can compete for positions, and those positions depend on an individual's ability, effort and training (Sameti *et al.*, 2012). In an earlier argument, Grusky (2001) and Hurst (2004) noted that the neoclassical labour-market theorists reason that people are rewarded in proportion to what they contribute in society. Additionally, one's education, training, skill and intelligence are very crucial components of productivity in a free market society and that the more a person offers in the free market the greater he or she will be rewarded (Grusky, 2001; Hurst, 2004).

Several researchers (Abdulai & Shamsiry, 2014; Hickey & Bracking, 2005; Richardson & London, 2007) have advanced different policy

approaches to addressing structural poverty. Abdulai and Shamshiry (2014) noted that governments' attempt to tackle structural poverty must encompass creating equal opportunity for obtaining wealth and its reallocation. Likewise, Hickey and Bracking (2005) suggest the distribution or reorganisation of means and altering authority associations that promote penury. Richardson and London (2007) also maintain that dealing with rural poverty that is structural involves dismantling barricades and then developing rural economies. All these approaches point to government, NGOs and private individuals intervening separately and/or collectively to remove the structural bottlenecks (Chêne, 2010; Fonteneau, Vaes & Huyse, 2014; Omilola & Kaniki, 2014).

Multiple criticisms have been raised against the STP. Lawson, Moores and Jones (2000) argue that the STP assumes high degree of social mobility and that everyone is motivated by rational economic considerations which is not tenable in the real world. Again, the theory fails to realise that human capital, sex and race influence earnings in the labour market (Alkire, 2007; Darling, 2002). Moreover, STP emphasizes that as the percentage of people in the vulnerable demographic or labour circumstances increases, more poverty results. Yet, according to Brady (2009), an exclusive concentration on these factors is problematic as this approach offers an incomplete account of variation in poverty. As the STP elucidates how structural factors result in poverty, it serves as a platform for identifying the appropriate approach to employ to address poverty.

Entitlement Theory

The entitlement theory (ET) contends that famine and poverty are frequently caused, not by lack of or inadequate supply of food, but by individuals' incapacity to get access to whatever food exists through loss of their entitlement (Devereux, 2001; Mogaka, 2013; Tiwari, 2007; Versteegen, 2001). Versteegen (2001) claims that ET associates famine and starvation to the collapse of food entitlement and distribution. This suggests that famine is a synthetic event which mostly affects the vulnerable (Adger, 2006; Versteegen, 2001). As such, resource availability is essential to overcoming famine, particularly in cases where there is supply of food. This is where modification in people's attitude and where the state and non-state actors' provision of resources in the form of social assistance become crucial (Adger, 2006).

Amartya Sen developed ET to explain the causes of famine and poverty in the world (Sen, 1990) and the need for outside intervention. Vizard (2001) adds that this theory concentrates on analysing rights and a person's entitlement to things. The driving force behind the ET was Sen's study of the Ethiopian, Bangladeshi and Bengali famines that resulted in high mortality of people (Sen, 1981, 1990). According to Sen (1990), entitlement refers to a set of diverse alternative commodity bundles that an individual can acquire using the various legal channels of acquirement open to someone in his or her position. Vizard (2001) explains that a person's entitlements are the entirety of things he or she can have as a right. Furthermore, Adger (2006) views entitlements as sources of welfare or income attained or latent. The basic assertion is that entitlement entails resources used to procure commodities.

Generally, ET is dependent on the following core tenets, namely: endowment set, entitlement mapping, entitlement set and entitlement failure (Mogaka, 2013; Osmani, 1993; Sen, 1990; Sultana, 2002). Endowment set refers to the amalgam of all legally possessed resources by a person (Osmani, 1993; Sen, 1984, 1986; Sultana, 2002). Sen (1990) also refers to endowment set as the bundle of resources owned by a person. These resources include money, land, equipment, animals, skills, labour and relations with other members of the community or organisations (Osmani, 1993; Sultana, 2002). These endowments enable the individual to acquire different bundles of goods and services he or she needs (Sen, 1986). Where a person or household has inadequate endowment or lacks, any form of it, such an individual or household will be vulnerable to famine and prone to poverty.

Entitlement mapping encompasses the relation that specifies the set of possible commodity bundles that are legally attainable from any given endowment via trade and/or production (Sen, 1981, 1986). Thus, entitlement mapping reflects the rules, conditions and processes that affect how one's entitlements are obtainable from one's endowments. Generally, it demonstrates the rates at which the resources of the endowment set are transformable into commodities and amenities in the entitlement set (Sen, 1981, 1986). Entitlement set denotes the set of all possible combinations of goods and services that a person can legally get by using the resources of his or her endowment set and opportunities (Osmani, 1993).

Entitlement failure is another vital tenet of the ET. Entitlement failure or deficit refers to a condition where production is inadequate (Devereux, 2006). This creates room for different sources for acquiring needs. Mogaka

(2013) states that ET describes four legal sources of food, these are production-based entitlement, trade-based entitlement, own-labour entitlement and inheritance or transfer entitlement. From these legal sources of food, entitlement failures may occur, and this comes in two modes namely: the pull and response failures (Sen, 1986; Vizard, 2001). Sen (1986) contends that failure of entitlement relations aid in elucidating famine. Pull failure or direct entitlement failure happens where people lose their sources of income which leads to the loss of their means of purchasing food (Khogali & Thakar, 2001; Sen, 1986); thus, making them vulnerable to poverty.

Response failure or trade entitlement failure ensues when there is an absence of food supply or when traders hoard food leading to a reduction in supply (Khogali & Thakar, 2001), and consequently, making people vulnerable to poverty. Osmani (1993) indicates that pull failure or direct entitlement failure was responsible for famine in subsistence economies in ancient times whereas response failure or trade entitlement failure accounts for contemporary famines in the world. Since subsistence economies are still prevalent in present times, particularly in the Third World, it suggests that both pull and response failures can occur in present-day, either separately or simultaneously (Von Braun & Lohlein, 2003).

In order to address the entitlement failures, food aid and vouchers can be used to tackle the response failure by ensuring that people are capable of consuming food and other basic needs even when it is in limited supply while cash transfers may assist to deal with pull failure through giving people the means to buy food (Holmes & Bhuvanendra, 2013; Jaspars *et al.*, 2007; Mogaka, 2013). This gives rise to social assistance programmes as they have a

greater possibility of backing household access to food via the direct boost in real income and the provision of food aid (High Level Panel of Experts on Food Security and Nutrition, 2012; Holmes & Bhuvanendra, 2013).

The use of social assistance in the form of SCT is only appropriate when markets are still functional (Bailey, 2013; Devereux, 2002; Jaspars *et al.*, 2007) since the money given to beneficiaries can only be used to acquire the needs when they are available. In addition, cash transfers are right because they are less costly to operate, less prone to inclusion errors, encourage agriculture, promote market activity, enhance dignity and permit beneficiaries to meet diverse food and non-food requirements (Creti & Jaspars, 2006; Gelan, 2006; Harvey, 2005; Magen *et al.*, 2009; Samson *et al.*, 2010; Rawlings, 2004).

The ET has suffered from many criticisms. De Waal (1990) condemned the theory's limited attention to the processes of change during a famine and ignoring the roles of violence in deepening famines. Furthermore, the entitlements approach is criticised for neglecting matters of power and politics and concentrating primarily on economic determinants of famine (Devereux, 2001; Harvey, 2005). Besides, the entitlement approach falls flat, as it is not pertinent in settings where the relationship between individuals and resources is mediated by non-market institutions (Devereux, 2001).

Regardless of the above critiques of the ET, it is still one of the major theories that serve as the foundation for the implementation of social assistance programmes (Mogaka, 2013; Peppiatt *et al.*, 2001; Tiwari, 2007). For instance, Peppiatt *et al.* (2001) report that ET proffers a concrete theoretic pedestal for cash transfers as it offers proof that direct cash allotment in the

right conditions accompanied with meticulous preparations and supervision can be a handy source of empowering people than customary food deliveries. In addition, many studies have examined poverty within the ET (Jaspars *et al.*, 2007; Peppiatt *et al.*, 2001; Tiwari, 2007), depicting the relevance of the theory in terms of gathering empirical evidence. Although the ET indicates that people's condition would be improved with social assistance, it fails to spell out how it should be used to ensure the self-reliance of beneficiaries.

Human Capital Theory

Generally, the human capital theory (HCT) maintains that people are poor for the reason that a history of imprudent investment decisions has left them not up to scratch in education, skills, training and job experience (Royce, 2009). This submits that education is crucial to a person being triumphant and its absence triggers poverty (Royce, 2009). The assertion that scholarship is the primary aspect to enhance human capital (Kwon, 2009) is, therefore, appropriate.

The inkling that education can offer gains encompassing economic ones is an old issue (Teixeira, 2014) that takes its beginnings from the work of Adam Smith in 1776 (Zamora, 2007). However, the utilisation of the metaphors including human capital or human wealth to depict the economic effects of education and training took shape by the late 1950s (Teixeira, 2014). Since then, HCT secured popularity in the 1960s, taking its roots from the works of Chicago School economists such as G. Becker, J. Mincer, T. Schultz and others (Soukup & Sredl, 2009; Teixeira, 2014). Teixeira (2014) notes that Schultz merged findings from personal investigations with those of other

economists to propound that HCT entailed health, on-the-job training, schooling and adult education.

Ogujiuba, Obi and Dike (2011) have advanced that people differ in their investment in education and training as it is dependent on their anticipated gains. The difference in attitude towards investing in education and training is due to the cost consideration (Ogujiuba *et al.*, 2011). As such, only those who would be remunerated by amply greater lifespan earnings would go ahead to invest; these, mostly, are the youth (Davis & Sanchez-Martinez, 2014; Ogujiuba *et al.*, 2011). The decision to commit resources to education or training is, therefore, reliant on the perceived gains from such an investment.

The HCT holds that disparities in earnings relate to divergences in productivity (Royce, 2009). The implication may be that extremely talented and dexterous employees obtain the finest employment while less proficient hands, if they are able to find work, concentrate in the low-wage segment of the economy. The productivity of workers is dependent on their human capital (Fitzsimons, 1999; Fleischhauer, 2007; Soukup & Sredl, 2009; Zamora, 2007). This, however, is misleading since some people are endowed naturally with some talents.

Human capital consists of the notion of human and capital. From the perspective of economics, capital denotes factors of production applied in making goods or services but not used up in the creation process (Boldizzoni, 2008). On the other hand, the concept of human refers to the subject that takes control of all economic activities including production, consumption and transaction (Kwon, 2009). Therefore, human capital refers to knowledge, skills, competencies, experience and attributes that persons have that

contribute to the attainment of institutional goals and improve a person's worth in the market place (Fugar, Ashiboe-Mensah & Adinyira, 2013).

Fitzsimons (1999) indicates that for a long time now two schools of thought surfaced in relation to human capital. The first group of scholars differentiated between obtaining abilities perceived as capital and the humans themselves who are not. The second group of scholars, on the other hand, note that humans are themselves capital. Contemporary HCT discourse assumes that human attitudes depend wholly on the economic interest of people operating in a perfect competitive market structure (Fitzsimons, 1999). Bildirici, Orcan, Sunal and Aykaç (2005) and Berntsen (2014) report that some classical English scholars agreed that skills accumulated by humans constitute a particular type of capital whereas other economists claim that the human beings themselves are capital.

The accumulation of human capital comes in various forms. Lynch (1991) indicates that human capital accumulation is only obtainable through formal schooling, in-service programme and off-the-job training programmes. Blundell, Dearden, Meghir and Sianesi (1999) equally posit that human capital formation occurs in two forms, namely: innate skills and skills attained via formal education or training on the job. Marimuthu, Arokiasamy and Ismail (2009) also report that human capital accumulation is achievable by education and training. What is common in the literature on human capital accumulation is that it is obtainable through education and/or training.

Human capital could occur along general or specific forms depending on the training (Becker, 1964; Kessler & Lulfesmann, 2006). This implies that the kind of training offered influences the transferability of skill to other

workplaces (Kessler & Lulfesmann, 2006). General human capital is crucial for both the present employer and other future likely employers (Fleischhauer, 2007). On the other hand, specific human capital boosts the output of the worker, merely, in the existing job alone. In a like way, Kwon (2009) declares that when human capital is general, it ensures transferability across jobs, firms and industry while specific human capital is not easily transferable.

In a competitive labour market, firms are not willing to invest in general human capital as they cannot earn their investment in general skills training schemes (Acemoglu & Pischke, 1999; Pischke, 2005). However, the individual would invest in general capital as he or she stands to gain (Brunello & De Paola, 2004; Fleischhauer, 2007). In addition, in both perfect and imperfect labour markets, both the worker and the firm are eager to invest in specific human capital training (Fleischhauer, 2007).

No matter who bears the cost of human capital development, the process leads to changes in remuneration. Remuneration rises swiftly with age as people acquire innovative abilities, but this dips later as a person advances in age where no new skills are obtainable and previously gained talents reduce in value (Ogujiuba *et al.*, 2011). This implies that the young and the aged are more likely to be poor than the middle-aged due to their circumstances. Furthermore, human capital is the foundation to an individual's employability and it equally influences their earning capability (Fugar *et al.*, 2013). Human capital appears to groom workers for promotion within their organisations (Grobler, Warnich, Carrell, Elbert & Hatfield, 2002); this has the possibility of increasing earnings.

For policy prescription, some studies (Davis & Sanchez-Martinez, 2014; Royce, 2009) offer ways out of poverty. One of the strategies to help reduce poverty using HCT as a corner stone is for the state to execute programmes which may take the form of education and training to help the destitute overcome their human capital flaws (Davis & Sanchez-Martinez, 2014; Royce, 2009). This approach, Royce (2009) refers to, as the liberal human capital method.

Various researchers (Berntsen, 2014; Bildirici *et al.*, 2005; Bowles & Gintis, 1975) have critiqued the HCT. For example, Bildirici *et al.* (2005) report that it is difficult to determine possible gains from investment decisions and the skills development tenet of the theory does not focus on the quality of the skills set acquired through education. Berntsen (2014) raises doubts as to whether just more years of schooling translate in greater earnings. This is because in an earlier argument, Bowles and Gintis (1975) noted that getting employment might be difficult and even earnings might vary though people have the same qualifications because of social class differentiations in the labour market, market imperfections, monopoly and labour unions' activities. In order to put the theoretical issues into perspective, a discussion on some of the key relevant concepts driving the study are necessary.

Conceptual Review

The focal concepts reviewed include social protection, social assistance and targeting of social assistance. The rest of the concepts examined are utilisation of social assistance transfers, exit from social assistance, livelihoods, poverty and poverty reduction.

Social Protection

Devereux and Sabates-Wheeler (2004) defined social protection as public and private plans that distribute income and/or consumption transfers to the poor. They also protect the vulnerable against livelihood risks and boost the social standing and rights of the marginalised with the general objective of reducing the economic and social vulnerability of the poor. Social protection also refers to public activities of the government or private actions to empower people that centre on dealing with risk and their vulnerability to emergencies and variations in conditions (DfID, 2006). These two definitions suggest that without any adverse alterations in people's circumstances, they are not candidates for social protection (Villanger, 2008).

Social protection encapsulates the public acts implemented in reaction to intensities of vulnerability, risk and deprivation judged as generally undesirable in a specified society (Norton *et al.*, 2001). Norton *et al.* maintain that the governmental and/or non-governmental actions concentrate on both absolute deprivation and vulnerabilities of the poorest. Yet, Barrientos (2010) observes that the ILO relates social protection with an array of public institutions, norms and programmes targeted at protecting workers and their households from emergencies endangering their survival. While Norton *et al.* (2001) indicate that social protection attempts to address needs of those disadvantaged irrespective of whether they are working or not, Barrientos (2010) notes, on the contrary, that it targets only workers and their families.

There is disagreement with respect to the variants of social protection instruments. Generally, some scholars and practitioners of social protection indicate that it has three instruments namely social insurance, social assistance

and labour related standards (Farrington, Harvey, Holmes & Slater, 2007; Holzmann, Sherburne-Benz & Tesliuc, 2003). Conversely, others like Norton *et al.* (2001) declared that social protection entails only two major categories of response mechanism; specifically, social assistance and social insurance. Thus, they do not recognise labour related standards as part of social protection mechanisms.

Social insurance involves the amalgamation of contributions by individuals in a country or by private institutions so that in the event of undergoing a shock or transformation in their situation, they get to receive financial support (Barrientos, 2010). This implies that contributors do not benefit if they do not experience shocks. In developing countries, social insurance programmes are normally for the public sector or formal private employment to compensate for income loss from life cycle variations or work allied incidents (Cook & Kabeer, 2009). However, as majority of the people in the third world work in the informal sector (Chambwera, MacGregor & Baker, 2011; Osei-Boateng & Ampratwum, 2011), they do not benefit from such schemes (Cook & Kabeer, 2009); this creates the need for alternatives to cover those left out.

On the other hand, labour related standards, as a part of social protection instruments, involve establishing and applying basic standards to protect people at their workplace (Arnold *et al.*, 2011; Holzmann & Jorgensen, 2000). For example, DfID (2006) indicates that labour related standards entail the rules that govern working situations and interactions. Labour standards vary from autonomy of relationship, liberty from mandatory labour, the elimination of child labour to no bigotry in employment (DfID, 2006). Others

include: entitlements to minimum wage, paid maternity leave and ensuring health and safety standards (Arnold *et al.*, 2011). Labour standards are more enforceable in the formal sector; hence, the exclusion of most workers in developing countries (DfID, 2006) as they work in the informal sector.

People in need of social protection are the chronically poor. These include: the rural landless and orphans; those who are economically at risk, such as people living with HIV and AIDS, internally displaced persons and refugees and the socially vulnerable, including ethnic minorities, people living with disabilities and child-headed households (Bloom *et al.*, 2010; Devereux & Sabates-Wheeler, 2004; Gómez, 2011). However, certain people who do not fall within the above classifications still benefit from social protection because of inclusion errors during the targeting of recipients (Mtetwa & Muchacha, 2013; Usui, 2011). It is important to examine the conditions under which the beneficiaries of social protection enjoy the benefits when they do not contribute to the scheme.

Social Assistance

Social assistance envelopes non-contributory tax-financed benefits in cash or in-kind, occasionally, universal but commonly targeted at some groups supposed to be vulnerable (Norton *et al.*, 2001). DfID (2006) defines social assistance as non-contributory transfers presented by the state or NGOs to people regarded as vulnerable by society based on their vulnerability or poverty. Norton *et al.* (2001) and DfID (2006) both agree that social assistance is non-contributory, targeted to the vulnerable and comes in the form of cash. Norton *et al.* (2001) add that social assistance can take the form of in-kind

while DfID (2006) reports that the state and/or NGOs are responsible for offering the transfers. This suggests that social assistance takes the form of cash and/or non-cash based transfers.

Devereux and Sabates-Wheeler (2004) perceived social assistance as schemes directed towards offering basic social services to the extremely poor individuals and households or groups who need exceptional attention. Traditional social assistance programmes target the poor and the vulnerable by providing them food, subsidised utilities and cash transfers (Hagemejer & Kim, 2010). What is mutual with the definitions of Devereux and Sabates-Wheeler (2004) and Hagemejer and Kim (2010) is that they both specify that social assistance entail provision of social services to the vulnerable.

Non-cash based social assistance, usually, includes non-contributory transfers in the form of in-kind and/or vouchers given to the poor and vulnerable (Norton *et al.*, 2001). According to Huffman and Jensen (2006), food stamps for low income households are normally meant to help them obtain a nutritionally adequate diet and avoid hunger. Examples of in-kind schemes include Food Subsidy and Social Assistance Program in Egypt, National Social Assistance Programme in India and the Food Support Programme in Pakistan (Barrientos, 2010; Huffman & Jensen, 2006; Korayem, 2013).

Cash based social assistance constitute social cash transfers (SCTs) which include the cash offered to beneficiaries by government or NGOs (Save the Children, 2012) and money allotted to individuals and households (Holmes & Uphadya, 2009). Similarly, International Development Economics Associates [IDEAs] (2011) defines SCTs as direct transfer of money to people

by government. Moreover, Javad (2011) considers cash transfers as transfer payments carried out based on an economic criterion to offer the recipients, mostly excluded from formal employment, a minimum social protection and consumption. These set of definitions primarily concentrate on money given by the state or NGOs to individuals or households but do not show clearly whether such beneficiaries are the vulnerable or the rich.

Devereux, Marshall, MacAskill and Pelham (2005), however, define SCT as consistent, certain, non-contributory transfers routinely offered in cash to poor families or individuals employed as a safety net which permits families to accumulate assets to safeguard themselves against shocks and make them less economically vulnerable. In addition, other scholars view cash transfers as non-contributory regular and predictable cash given by the state or NGOs to the vulnerable to address their poverty circumstances (Chêne, 2010; Samson, 2009). These definitions prove that the recipients of the stipend do not contribute before benefiting and that such cash transfers are steady.

Social assistance schemes may cover all but some target specific categories of recipients. Those programmes that are universal in outlook make sure that everybody benefits (Barrett & Kidd, 2015; IDEAs, 2011). On the contrary, targeted programmes restrict those that benefit to some specific groups with unique characteristics, say poverty (de Azevedo, 2010; Soares & Silva, 2010). To benefit from some social assistance programmes that use targeting mechanisms, one must meet and continue to meet some conditions in order to qualify and remain qualified to be on the scheme.

Social assistance programmes come in two forms, conditional or unconditional (Omilola & Kaniki, 2014; Tembo & Freeland, 2009).

Conditional social assistance refers to schemes that offer regular transfers of money from the state to families that meet certain conditions such as children going to school and attendance to health centres (McGuire, 2013). Holmes and Uphadya (2009), likewise, intimate that conditional cash transfer involves cash allocated to individuals or households on condition that their children attend school or mothers attend health centres for childbirth. The definitions of Holmes and Uphadya (2009) and McGuire (2013) both suggest that social assistance may have behavioural conditionalities or co-responsibilities that beneficiaries must fulfil. However, while the latter indicates that the cash transfer is regular, the former is silent about the frequency of the transfer.

The objectives of conditional social assistance pivot on human capital accumulation, alleviation of poverty and provision of a safety net under conditions of economic crisis (Bastagli, 2010; De la Brière & Rawlings, 2006; Reimers, da Silva & Trevino, 2006; Soares & Silva, 2010). Social assistance in the state of conditional cash transfers (CCTs), explicitly, pursues poverty reduction as its primary objective (Bastagli, 2010). Scholars argue that CCT schemes are efficient in reaching the poor as on the average, 80 percent of the benefits go to 40 percent of the poorest families (Coady, Grosh & Hoddinott, 2004; Lindert, Skoufias & Shapiro, 2005).

Conditionality involves beneficiaries fulfilling some behavioural requirements by following some pre-determined course of action to receive the cash and/or in-kind benefits (Bastagli, 2009). Some of the conditionalities of CCT programmes include education, health and nutrition requirements (Fiszbein *et al.*, 2009; Holmes & Bhuvanendra, 2013). In the Latin American experience, co-responsibilities are typically set in the areas of education and

health (Jaspars *et al.*, 2007). School-aged children in beneficiary households are required to attend school for a minimum time in the school week while pregnant and nursing women and young children are required to regularly attend health clinics for check-ups and maintain an up-to-date vaccination booklet (Bastagli, 2010; Samson, 2009). For food assistance programmes, they put restrictions on the kind of food to purchase (Jensen & Wilde, 2010).

Once beneficiaries fulfil the conditionalities, they qualify to collect the cash grant and/or food aid (Omilola & Kaniki, 2014; Samson, 2009). In Colombia, Ghana, Jamaica, Nicaragua and Mexico, payment of the grant is bi-monthly while in Brazil, it is on a monthly basis (De la Brière & Rawlings, 2006; Maluccio, 2010). Soares and Silva (2010) have stated that in the case of Familias en Acción Colombia, only the first payment is made without checking compliance with co-responsibilities, but from the second onwards, payments are only made if it has been verified that the conditionalities were fulfilled. Compliance with conditionalities of CCTs are twofold – giving waivers and penalising for non-compliances (Soares & Silva, 2010). Waivers occur in Bolsa Família while beneficiaries are penalised when co-responsibilities in Familias en Acción are breached (Soares & Silva, 2010).

Conditionality has been used to justify the need to modify poor people's behaviour that encourages increased investments in human capital to aid in reducing intergenerational poverty (Aber & Rawlings, 2011). However, these conditionalities have been criticised for potentially incurring high administrative costs and drawing resources that would be better spent directly on the poor (Bastagli, 2009). Conditionalities can deprive the poor of the freedom to choose appropriate services and make decisions to improve

household welfare (Son, 2008). Son adds that conditionalities can be expensive, inflexible and inefficient. It can also reduce the dignity of beneficiaries (Samson, 2009). Other programmes, however, do not involve using behavioural requirements to justify inclusion.

Social assistance may also take the form of unconditional transfers. Unconditional transfer implies money or in-kind transfers given as a direct grant minus conditions or work obligations to meet basic needs as well as safeguard livelihoods during emergencies (Bailey *et al.*, 2008). It also means cash offered by the state or NGOs to people recognised as extremely vulnerable, with the aim of easing their poverty and lessening economic vulnerability (Devereux *et al.*, 2005). The definitions of Devereux *et al.* (2005) and Bailey *et al.* (2008) reveal that the transfers occur without demands for recipients to fulfil any condition(s), whereas the definition of Bailey *et al.* (2008) depict that such transfers happen during emergencies. Devereux *et al.* (2005), on the other hand, were silent on the necessary time for the institution of UCTs. Samson *et al.* (2006) also add that UCTs are regular and non-contributory transfers.

The foundation of unconditional social assistance is that the poor are reasonable persons and that slackening cash ceilings would lead to improved utilisation of public services without need for prerequisites (Arnold *et al.*, 2011). According to Samson *et al.* (2006), the nonexistence of obligations demonstrates that nobody in a beneficiary family is to commence an action before the allotment. In addition, there is no prerequisite to payback any cash so recipients are at liberty to use the stipend or food stamp however, they deem fit (Save the Children, 2012). Yet, Samson *et al.* (2006) proclaim that

the absence of conditionalities does not signify that managerial commitments such as authenticating one's personality or suitability for the scheme is absent.

Unconditional transfers normally encapsulate social pensions, child support grants, family assistance, widows' allowances, grants for people with disabilities and food aid (Barrientos, 2010; de Hoop & Rosati, 2013; Devereux *et al.*, 2005; Holmes & Bhuvanendra, 2013; Javad, 2011). Normally, the state and/or NGOs operate the UCT schemes (Devereux *et al.*, 2005; Holmes & Bhuvanendra, 2013). Some examples of unconditional social assistance programmes are the Renta Dignidad (formerly Bonosol) in Bolivia, Kalomo SCT in Zambia, Child Care and Old Age Pension in South Africa, Basic Income Grant (BIG) in Namibia and SCT Scheme in Malawi (Bold, Porteous & Rotman, 2012; Covarrubias *et al.*, 2012; Javad, 2011; McGuire, 2013).

Prabhu and Sahay (2009) posit that unconditional social assistance schemes in the form of UCTs do not intend to induce consumption inclinations of beneficiaries. They indicate that cash transfers are to help households and individuals to cope. Unconditional cash transfer is better as it can provide a choice set for recipient households, allowing them to obtain a loftier welfare benefit (Usui, 2011). The selection of beneficiaries is a critical issue in social assistance schemes.

Targeting of Social Assistance

Generally, a characteristic of social assistance schemes are that they entail a procedure of selective targeting (de Azevedo, 2010; Soares & Silva, 2010). According to Arnold *et al.* (2011), targeting involves the process of identifying eligible individuals and households for a social assistance

programme. Paes-Sousa *et al.* (2013) have noted that all social assistance schemes in the form of CCTs in Latin America and the Caribbean target the poor. Irrespective of the type of programme, the achievement of programme objectives demands that the right people are given the food aid and/or paid the right amount of money, regularly, reliably and accessibly (Barrett & Kidd, 2015; Huffman & Jensen, 2006). Samson (2009) declares that the choice of targeting approach greatly shapes a scheme's effectiveness and efficiency. Targeting mechanisms employed are varied (Paes-Sousa *et al.*, 2013).

Geographical targeting is a form of categorical targeting that determines eligibility for benefits; at least, in part and based on the location of the beneficiary's residence (Samson *et al.*, 2006). Paes-Sousa *et al.* (2013) point out that geographic targeting is widely used as the first stage of the process of selection of beneficiaries. Particularly, in cases of acute emergency, geographical targeting provides a mechanism for immediate delivery to the hardest hit areas (Samson *et al.*, 2006). The Tekapora in Paraguay, Red Solidaria in El Salvador and LEAP in Ghana, all employ this targeting mechanism (Barca *et al.*, 2015; MMYE, 2007; Prabhu & Sahay, 2009).

Categorical targeting restricts access to the programme for households with certain demographic characteristics related to the human capital development objectives achievable through scheme co-responsibilities (Paes-Sousa *et al.*, 2013). In the view of Holmes and Uphadya (2009), categorical targeting depends on clearly spotted attributes typically demographic, such as: age, sex, marital status or disability. In the case of asset, this may include ownership of land which relates with a higher prevalence of poverty. Barca *et al.* (2015) have noted that LEAP uses this targeting mechanism.

Proxy means tests (PMTs) provide an operationally feasible alternative to the exact measurement of household income or expenditures by long questionnaires based on the expenditure modules of national household surveys (Johannsen, Tejerina & Glassman, 2010). Johannsen *et al.* (2010) and Usui (2011) note that the PMTs either estimate household expenditures or the probability of being poor according to expenditure or income benchmarks by a restricted number of proxy indicators, each with its weight which are preferably chosen such that they are unproblematic to ask, respond to and prove. The CCT programmes in the Philippines, Jamaica, Mexico and Zimbabwe (Mtetwa & Muchacha, 2013; Usui, 2011; Villa & Niño-Zarazúa, 2014) use this targeting system.

Community-based targeting entails delegation of responsibility for the identification of beneficiaries to community groups or agents (Samson, 2009; Samson *et al.*, 2006). According to De Azevedo (2010), this type of targeting increases transparency in the process of the selection of beneficiaries of a social assistance programme. Paes-Sousa *et al.* (2013) claim that this method is at times utilised as the last step of the targeting process. Mexico's Oportunidades and Ghana's LEAP apply this method in the selection of their beneficiaries (Barca *et al.*, 2015; MMYE, 2007; Paes-Sousa *et al.*, 2013).

Effective targeting reduces the cost of the transfer compared to a universal scheme, making it quite affordable (Arnold *et al.*, 2011; Farrington *et al.*, 2007). Arnold *et al.* (2011) comment that targeted programmes in Latin America and the Caribbean led to the use of less than one percent of GDP to meet scheme objectives. However, some critiques associated with targeting

mechanisms are that they lead to exclusion and inclusion errors (Arnold *et al.*, 2011; Mtetwa & Muchacha, 2013; Usui, 2011).

Evidence shows that even the most successfully targeted programmes in Latin America failed to reach a large proportion of the poor. For instance, IDEAs (2011) indicates that Brazil's Bolsa Familia did not capture 59 percent of the poor. Moreover, some of the targeting methods are not able to track changes in living standards to pave way for graduation (Kidd, 2013). Garcia and Moore (2012) and Kidd (2013) mention that some of the beneficiaries who no longer merit the cash transfer would still be receiving it. This calls for due diligence in the selection of beneficiaries for a social assistance scheme. The successful targeting alone does not contribute to improvement in the living conditions of beneficiaries but how beneficiaries utilise the cash grant and/or in-kind transfers.

Utilisation of Social Assistance Transfers

The utilisation of the social assistance transfers in the form of cash and/or in-kind are varied. Harvey (2007) and Jaspars *et al.* (2007) maintain that the giving of cash instead of in-kind transfers creates an opportunity for beneficiaries to have a choice and some flexibility in the use of the grant. Consequently, beneficiaries tend to spend the cash grants on consumables and/or invest into income generating activities (Agyemang *et al.*, 2014; Onyango-Ouma & Samuels, 2012; Skoufias & Di Maro, 2008).

Miller, Tsoka, Reichert and Hussaini (2010) have reported that there is a utilisation of cash transfers in the provision of basic needs. Miller *et al.* indicate that beneficiaries of the Malawian SCT Scheme used the money

obtained to acquire food, healthcare, school supplies, clothing, blankets and housing. In the same way, Yildirim *et al.* (2014) stated that beneficiaries of the CCT programme in Turkey generally use the money to buy foodstuff, clothing, drugs and school supplies for children as well as pay for internet services. Yildirim *et al.* note that the utilisation of the cash grant in the provision of these basic needs signifies that there is a potential of beneficiaries reducing their poverty and probably exiting from the scheme. Huffman and Jensen (2006) indicated that in-kind transfers like food aid are consumed to obtain a nutritionally adequate diet.

However, literature points out that some of the beneficiaries of the cash transfers divert the grants into non-basic needs (IDEAs, 2011; Paqueo, 2010). Bailey, Savage and O'Callaghan (2008) argue that some recipients of the grants spend the money on alcohol, tobacco, marrying more wives and on other nonessentials. For instance, Devereux, Mvula and Soloman (2006) discovered that, in Malawi, beneficiaries used the cash to buy alcohol or cigarettes. Devereux *et al.* point out that this kind of utilisation of the cash on non-essential consumption does not lay a foundation for the beneficiaries to breakout of poverty.

Nonetheless, other beneficiaries of the social assistance programmes invest the cash transfers that they receive into productive activities that yield more money. Soares, Ribas and Hirata (2008) for example, noted that beneficiaries of the Paraguayan Tekoporã cash transfer programme did not spend all their grants on consumables, but saved some and invested them in income generating activities. The beneficiaries invested in both farm and non-farm enterprises. Similarly, Mutambara (2011) reports that in Zimbabwe,

beneficiaries of the SCT scheme also invested some of their stipend in petty trading. As pertains to Ghana, Joha (2012) also indicates that beneficiaries of LEAP invest a fraction of their cash transfer into guinea fowl farming. Utilisation of the transfer from a social assistance programme influences the pace at which beneficiaries exit from such schemes.

Exit from Social Assistance Programme

According to Devereux and Sabates-Wheeler (2015) and Samson (2015), exogenous exit occurs when recipients stop receiving benefits from a social assistance programme because of a transformation in their personal characteristics other than their poverty status or because the scheme only operates for a specified period. On the other hand, Devereux and Sabates-Wheeler (2015) and Medellín, Ibararán, Stampini and Villa (2015) indicate that endogenous graduation happens when cash transfer schemes deliver benefits until participants attain a predefined threshold on major indicators that make them no longer qualified to receive grants. Exogenous and endogenous interpretations of exit are diametrical. While exogenous exit recipients might graduate from the scheme without attaining the scheme goal, endogenous exit only occurs with the achievement of programme objectives.

Exit means a route by which beneficiaries of social assistance no longer need such assistance; hence, can depart from the scheme (Usui, 2011). Similarly, Kidd (2013) and Villa and Niño-Zarazúa (2014) point out that graduation comprises spotting families or people whose income rose above the poverty line and are not qualified to remain on the scheme. These definitions fall within the endogenous graduation category. Slater (2009) notes that the

conception suggests that such beneficiaries have obtained a sustained rise in productivity and income generation ability.

Recertification becomes critical if endogenous exit is the prime aim of the scheme. Paes-Sousa *et al.* (2013) reveal that the term recertification denotes the procedure of review of individual or beneficiary households' qualification. Paes-Sousa *et al.* hint that recertification usually takes place every two years in Brazil, every five years in Mexico and every four years in Colombia. Johannsen *et al.* (2010) report that even with schemes that function with predetermined participation duration, they still recertify participating recipient families to check their on-going qualification established on their poverty and vulnerability standing. The act of recipient recertification possibly will result in (a) perpetuation in the scheme, (b) revision of the gains or (c) exit from the scheme (Paes-Sousa *et al.*, 2013).

Some social assistance programmes promote graduation (Fiszbein *et al.*, 2009; Johannsen *et al.*, 2010; Paqueo, 2010) while others do not (Kidd, 2013). Those that promote exit include the programmes in Brazil, Mexico and Colombia. For instance, Johannsen *et al.* (2010) and Paqueo (2010) have specified that Bolsa Família households are recertified every two years and stay until the maximum age for scheme participation of 17 years is attained whereas Familias en Acción has an initial pact for four years, which is extended without recertification until the maximum age for scheme involvement is attained.

Johannsen *et al.* (2010) note that Mexico's Oportunidades recertifies its beneficiaries every three years in the urban areas while in the rural areas it is every six years. Johannsen *et al.* declare that families who no more qualify

as poor, yet have children in eligible age groups get only nutrition transfer for a period before graduation. For other social assistance schemes, the graduation plan involves decreasing the amount over a period after recertification illustrates that households are no longer qualified (Fiszbein *et al.*, 2009). However, Kidd (2013) reports that the Indian National Rural Employment Guarantee Scheme (NREGA) does not promote graduation from the programme, as it is a kind of unemployment benefit. Likewise, Garcia and Moore (2012) state that the middle-income cash transfer schemes in Africa do not encourage exit.

The category of beneficiaries that the social assistance programmes target may determine whether it would promote graduation from poverty or not. Where cash transfers unequivocally target people who are non-productive or are incapable of engaging in productive activities, graduation drive becomes problematic (Holmes & Slater, 2008; Slater, 2009). Slater (2009) noted that when targeted at possibly productive families like those with accessible labour, cash and non-cash transfers could permit families to access and utilise other interventions to aid them to get out of poverty and graduate from the programme. This suggests that in order to achieve poverty reduction that promotes exit, grants should target those that are productive.

Jaspars *et al.* (2007) and Kidd (2013) posit that predictability and timing of transfer from social assistance schemes promote exit. Cash stipends dispensed predictably permit poor families to plan how to use their resources (Slater, 2009) and so must food aid (Barrientos & Holmes, 2006). In addition, when grants do not reach when anticipated, families normally have to borrow, and so lose part of their transfer in debt expense when it ultimately lands.

Slater (2009) further proclaims that stipends made in the hungry months are expected to be expensed on food when it is most costly, whereas transfers given when prices are low allows the beneficiaries to get excess money for investment. However, Arnold *et al.* (2011) declared that small but reliable flows of transfer have helped poor families to amass beneficial assets and evade distress sales.

Several academics assert that the quantum of the cash given to beneficiaries have an influence on their decision to take a risk and invest in productive economic activities that have the potential of lifting them out of poverty (Farrington, 2009; Harvey, 2007; Jaspars *et al.*, 2007). Farrington (2009) claims that insignificant, consistent cash transfers are devoted principally to consumption, but bigger, lump sum transfers are more probably expensed on productive undertakings if grants are offered to aid urgent consumption requirements. Similarly, Jaspars *et al.* (2007) report that in Kenya, diminutive and consistent cash grants are most often utilised in purchasing food while grander lump sums, generally, are invested.

Provision of complementary services is a strategy for promoting graduation from social assistance programmes (Arnold *et al.*, 2011; Paqueo, 2010; Pozarny & O' Brien, 2015; Slater, 2009). Samson *et al.* (2006) suggest that to promote exit from poverty, social assistance schemes must provide complementary services such as skills training, boost job-creating economic growth or offer subsidies that enable access into the workforce. Similarly, Slater (2009), Arnold *et al.* (2011) and IDEAs (2011) note that complementary services may take the structure of education, health and nutrition which are critical for enhancing livelihoods in order to augment the possibilities of

graduation from poverty. This is because the institution of a cash transfer scheme only is doubtful to result in graduation, but when conjoined with others, there is a higher prospect of ensuring graduation (Slater, 2009).

Jaspars *et al.* (2007) stated that the offering of cash, as a complement to food aid, increases the chances to expend on livelihood revival such as establishing small-scale enterprises or payment of school fees. For instance, Samson *et al.* (2006) maintain that the Productive Safety Net Programme in Ethiopia aims to offer complementary advancement advantages that coach people for self-employment, delivering agricultural extension services, micro-credit, seeds, fertilizer and other inputs. Similarly, LEAP connects beneficiaries with complementary interventions such as, agricultural services, healthcare and insurance (Slater, 2009). These lay the bedrock for beneficiaries to build resilience to enable them get out of poverty and ultimately graduate from social assistance (Slater, 2009).

Yaschine and Dávila (2008), Fiszbein *et al.* (2009), Paqueo (2010) and Kidd (2013) maintain that entry and exit rules for social assistance programmes are crucial because they assist in reducing the likelihood of manipulation and abuse and prevent dependency as they create room for inclusion of other eligible households. For example, Kidd (2013) indicates that when transfers are perceived as hand-outs, it might trigger dependency as the cultural theory posits, that the poor have values that do not aid them to leapfrog from poverty. Yet, other scholars reason that beneficiaries have to exit from social assistance schemes because of budgetary restrictions set for a certain time period or age-linked exit when the utmost age frontier for scheme entitlement is attained as occurs in Colombia (Johannsen *et al.*, 2010).

Conversely, Samson *et al.* (2006) and Kidd (2013) argue that certain beneficiaries of social assistance schemes are not able to exit because of the possibility of reverting to poverty. This may occur in the absence of right exit strategy (Samson *et al.*, 2006). According to Kidd (2013), as poor households depart from the social assistance, likelihoods of them relapsing is great because during shocks they would dispose of their productive assets, leaving them empty handed. This means that such people do not have to leave the programme even if their incomes now exceed the exit threshold. Samson *et al.* (2006) claim that such people require recertification to remain on the programme until they develop resilience. This, nevertheless, becomes problematic where the scheme has no policy of recertification. The rate of exit is also reliant on the livelihood options the beneficiaries invest.

Livelihoods

Livelihoods signify the means used to maintain and sustain life (De Vriese, 2006). Similarly, Davis (2006) indicates that livelihoods denote income from farm and non-farm enterprises for sustenance. Livelihood also depicts a means of gaining a living (Chambers & Conway, 1991). These elucidations suggest that livelihoods involve engaging in activities that promote sustenance. The livelihood approach emerged in the mid-1980s as a new mode of pondering over the scope and urgencies for development (Alinovi, D'Errico, Mane & Romano, 2010). De Vriese (2006) and Alinovi *et al.* (2010) note that the idea of livelihoods is fundamentally the brainchild of British development think tanks and establishments like IDS, ODI and DfID

that has been adopted by many significant NGOs such as CARE International and Oxfam as well as development agencies like UNDP and FAO.

Carney *et al.* (1999) point out that the DfID's sustainable livelihood approach seeks to illustrate how to effectively deal with poverty. A key element of DfID's sustainable livelihood approach is the sustainable livelihood framework (Figure 2). The framework offers an analytical structure to facilitate comprehension of the diverse factors that limit or boost livelihood opportunities. The framework shows stakeholders as operating in a context of vulnerability, within which they have access to certain livelihood assets. These gain their meaning and value through the prevailing social, institutional and organisational environment which comprises the transforming structures and processes. Kollmair and Gamper (2002) contend that this context influences the livelihood strategies available to people in pursuit of their self-defined beneficial livelihood outcomes.

The strength of the sustainable livelihood approach is that it produces a more holistic view on what resources or combinations of resources are important to the poor (Hussein & Nelson, 1998; Krantz, 2001). According to Krantz (2001) and Alinovi *et al.* (2010), the approach also facilitates an understanding of the underlying causes of poverty by focusing on the variety of factors, at different levels, that directly or indirectly determine or constrain poor people's access to resources or assets of different kinds and by extension, their livelihoods. Krantz (2001) argues that livelihoods approach offers a more appropriate basis for evaluating the socioeconomic impact of projects or programmes that have poverty alleviation as, at least, one of their overall

objectives since it provides a more realistic framework for assessing the direct and indirect effects on people's living conditions.

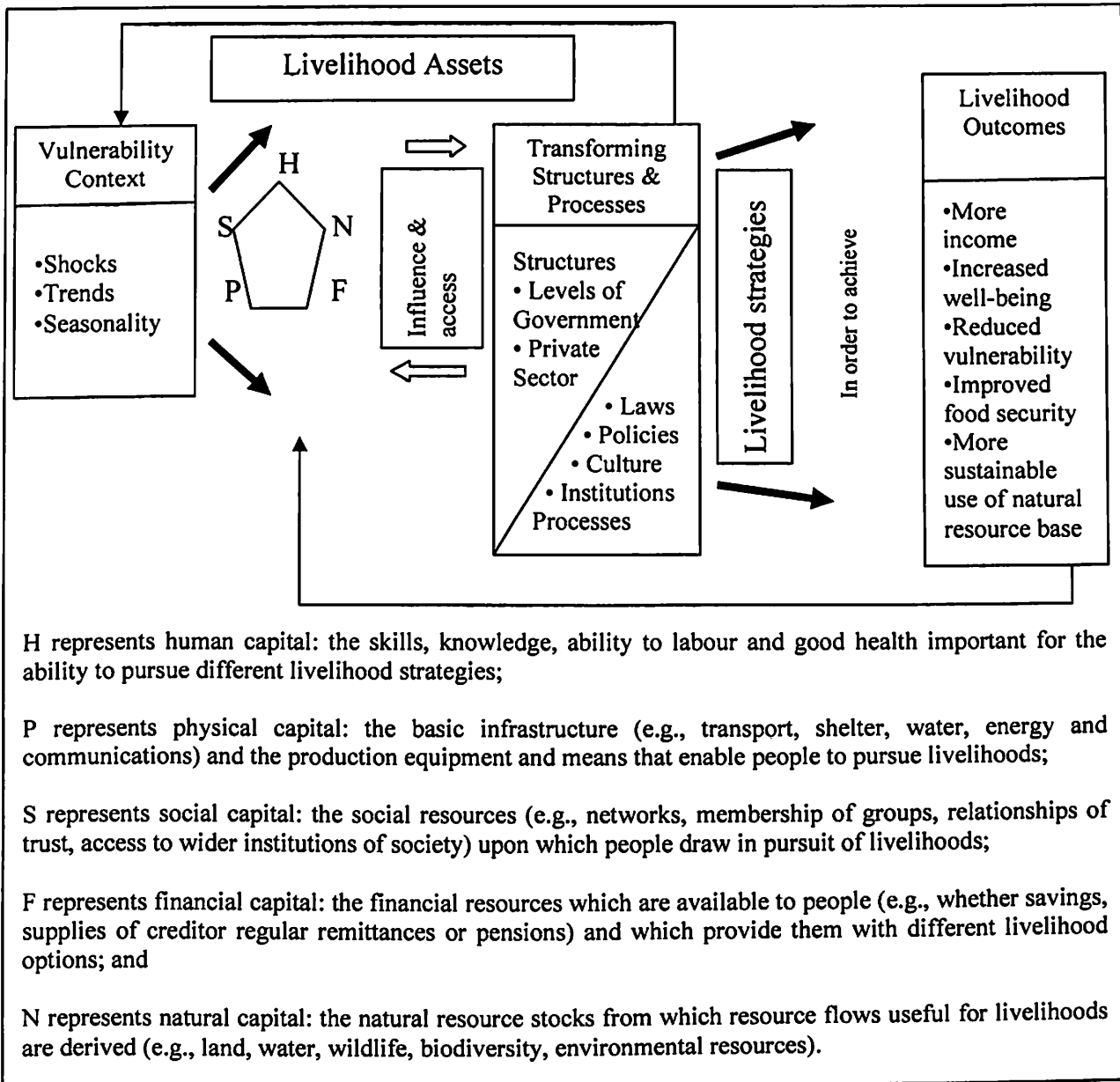


Figure 2: Sustainable Livelihood Framework

Source: Adapted from Carney *et al.* (1999)

Livelihood strategies involve farm and off-farm/non-farm activities (Alemu, 2012; de Janvry & Sadoulet, 2000; International Fund for Agricultural Development [IFAD], 2011). Alemu (2012) maintains that there is unanimity about the taxonomy of livelihood strategies, which constitute farm, off-farm and non-farm. IFAD (2011) reports that livelihood sources are

numerous, and these encompass smallholder farming such as: livestock production, artisanal fisheries and agricultural wage labour and rural non-farm activities like wage or self-employment in the rural non-farm economy and migration. It is deduced that rural people engage in both farm and non-farm activities as their livelihood strategies.

Hussein and Nelson (1998) note that livelihood diversification entails efforts of people to find novel methods to increase incomes and decrease environmental risk which differs roughly by the level of freedom of preference to diversify or not and the reversibility of the result. According to Ellis (1998), livelihood diversification signifies the route whereby the rural people create a varied range of undertakings and social support capabilities in their fight to live as well as better their living conditions. From the explanations of Hussein and Nelson (1998) and Ellis (1998), it emerges that livelihood diversification is about engaging in different ventures, simultaneously, to improve one's earning ability. In addition, livelihood diversification is usually carried out to reduce risk (Khatun & Roy, 2012). Livelihood diversification again encapsulates both on- and off-farm accomplishments (Alemu, 2012).

Livelihood diversification normally requires the existence of certain livelihood assets. Some of these livelihood assets include financial, physical, human capital, natural, and social assets [Figure 2] (de Janvry & Sadoulet, 2000; Devereux & Sabates-Wheeler, 2004). This suggests that without these livelihood assets, any livelihood diversification endeavour would be a mirage. Hence, the argument by Khatun and Roy (2012) that a weak asset base, lack of credit facilities, lack of awareness and training facilities, fear of taking risks,

lack of rural infrastructure, and lack of opportunities in the non-farm sector as well as poor transport facilities constitute barriers to livelihood diversification.

For example, 73 percent of the population in Mexico and 34 percent in Nicaragua derive more than half of their income from off-farm activities (de Janvry & Sadoulet, 2000). In sub-Saharan Africa, about 10 to 20 percent of the rural people get more than three-quarters of their income from the non-farm economy (IFAD, 2011). Also, IFAD reports that about 40 to 70 percent of rural households earn more than three-quarters of their income from on-farm sources in sub-Saharan Africa. This evidence illustrates that in Latin America non-farm livelihood activities are the dominant sources of income for the rural people while in sub-Saharan Africa, on-farm activities are the foremost sources of income.

A sustainable livelihood approach concentrates primarily on the urgencies of the destitute (Sultana, 2002) to ensure an improvement in their living standards (Devereux, 2000). Sultana (2002) claims that it focuses on the way the poor live their lives as well as the structural and institutional matters. Hussein and Nelson (1998) add that it covers livelihood that can get by and recuperate from stresses and shocks, maintain or improve its capabilities and assets both currently and in the future, while not damaging the natural resources. Hussein and Nelson argue that livelihood diversification in a combination with other strategies is crucial to ensure that rural folks work to attain sustainable livelihoods. Sustainability in livelihoods implies that the poor have their poverty under control. Thus, the kind of livelihood activities a person engages in plays a key role in determining his or her poverty status.

Poverty

Generally, scholars approach poverty either from a unidimensional perspective (Bellù & Liberati, 2005) or from a multidimensional front (Engberg-Pedersen & Ravnborg, 2010; Laderchi, Saith & Stewart, 2003). According to Joshi (1997) and Bellù and Liberati (2005), unidimensional conception of poverty concentrates on using a single monetary indicator like income or expenditure for determining standards of living. The term, poverty, means a situation in which the complete needs of a person are not met because of inadequate purchasing power (Joshi, 1997).

Usually, a poverty line is vital in categorising people into poor and non-poor. Joshi (1997) refers to a poverty line as a monetary threshold fixable in terms of income or expenditure. This concept of poverty therefore connotes the percentage of the people with incomes underneath the poverty line (Saunders, 2004). Thus, a poverty line characteristically stipulates the income vital to buy a package of essential goods, typically: food, clothing, shelter, water, electricity, schooling and reliable healthcare (Saunders, 2004). To Spicker *et al.* (2006), a poverty line also refers to an income or wealth threshold beneath which people are deemed poor.

Historically, Rowntree (1902) demarcated poverty lines by valuing monetary needs for a nutritionally sufficient diet together with estimated needs for clothing and rent. Those beneath the line were in “primary poverty” while those surviving in obvious want and squalor albeit living beyond the poverty line were categorised as living in secondary poverty. In the view of Laderchi *et al.* (2003), both Booth (1887) and Rowntree (1902) established certain vital issues which are that poverty assessment is objective, external and an

individualistic condition and not a social situation as many present day economists embracing a monetary approach endorse.

Under the monetary perspective of poverty emerges the subsistence criterion of poverty. According to Townsend (2006), a household is poor when its income minus rent was below the poverty line. Townsend, however, makes it manifest that basic needs are an extension of a subsistence view of poverty. The subsistence needs considered adequate for a descent standard of living are socially determined (Blank, 2008). The subsistence criterion defines poverty as circumstances whereby an income is insufficient to meet subsistence needs since individuals are deprived of income needed to get food as well as non-food goods and services (Romeshun & Mayadunne, 2011).

Monetary poverty may take the form of an absolute or a relative concept (Bellù & Liberati, 2005; Donaldson *et al.*, 2014; Hulme, Moore & Shepherd, 2001; Minujin, Delamonica, Davidziuk & Gonzalez, 2006; Nunes, 2008). The definition of absolute poverty is dominated by the individual's desire for physiological efficiency (Spicker *et al.*, 2006). Spicker *et al.* argue that the conceptualisation of poverty is without reference to a social context as it is largely reliant on physical subsistence needs. The definition of absolute poverty tend to be a prescriptive conceptualisation based on the "assertions" of experts about people's minimum needs (Spicker *et al.*, 2006). Ikejiaku (2009) and Ravallion (2010) have indicated that developing countries are the principal users of absolute poverty lines. However, the United States of America, a developed country, equally employs this measure of poverty (Blank, 2008).

Engberg-Pedersen and Ravnborg (2010) and Suich (2012) contend that people who are absolutely poor are classified in relation to poverty lines they fall underneath. Suich (2012) claims that, fundamentally, \$US1.25 per day serves as the absolute poverty line but can be gauged against non-income facets of deprivation such as food insecurity, malnutrition and lack of access to healthcare. In Ghana, there are two absolute poverty lines, namely – upper poverty line, GHC1,314.00 per adult per year covering food and basic non-food needs and a lower poverty line of GHC792.05 per adult per year encapsulating only nutritional needs (GSS, 2014a). Those under the lower poverty line constitute the extremely poor. Madden (1999) and Ikejiaku (2009) report that these poverty lines are static over a period as they are entirely non-reactive to economic growth or alterations in living conditions.

The proportion of people whose income or expenditure fall below a defined poverty line provides an absolute measure of the poverty level (Spicker *et al.*, 2006; Le, Lyne, Ratna & Nuthall, 2014). Hulme *et al.* (2001) refer to absolute poverty as subsistence under the minimum need for physical well-being, generally, based on a quantitative proxy indicator like income or calories but sometimes, taking into account a broader package of goods and services. Bellù and Liberati (2005) have claimed that absolute poverty centres on a given level of goods certifying some arrangement of minimum subsistence. This hints that the yardstick of absolute poverty is basic needs.

In addition, absolute poverty means a state accompanied by acute deprivation of basic human needs such as food, safe drinking water, sanitation facilities, health, shelter, education and information as well as income (UN, 1995). Similarly, Ikejiaku (2009) refers to absolute poverty as poverty qua

poverty and that means hunger, thirst, poor health and lack of a decent shelter. Poverty qua poverty covers people who experience such continuing poverty and which seem impracticable to terminate by utilising their own resources (Ikejiaku, 2009). UN (1995) and Ikejiaku (2009) both equate absolute poverty to basic needs, but the latter alludes that people in absolute poverty cannot get out of it depending solely on their personal resources.

The relative concept of poverty deals with a standard of living defined in relation to the position of other people in the income or expenditure distribution (Bellù & Liberati, 2005). According to Suich (2012), relative poverty takes into account the status of each individual or household in connection to the standing of other individuals or households in the community or other social groupings, considering the environment in which it happens. Poverty under this category is dependent on the circumstances under which different groups of people live.

Relative poverty lines undergo transformations to accommodate shifts in welfare (Romesun & Mayadunne, 2011), making this measure not necessarily comparable between locations or over time (Bellù & Liberati, 2005). In the view of Hulme *et al.* (2001), the relatively poor are those whose income or consumption level is below a particular fraction of the national average. Blank (2008) indicates that the thresholds for relative poverty vary one-to-one with income growth and that it may be set at a threshold of 50 percent of median income. Blank (2008) and Ravallion (2010) report that this type of poverty is mostly applied in developed nations in the European Union.

Greeley (1994) and Engberg-Pedersen and Ravnberg (2010) describe the use of income and consumptions as measures of poverty as being apt.

Engberg-Pedersen and Ravnborg (2010) also state that income and consumption, undoubtedly, are crucial to well-being and that statistics on income and consumption, generally, are available; facilitating the identification of relatively poor regions, but not of poor people. In addition, both measures warrant comparability of poverty levels to facilitate policy formulation (Greeley, 1994). On these grounds, it is meritorious to use both income and consumption as indicators of poverty.

Other researchers have argued that the income approach to poverty is useful because it offers explicit criteria for measuring prevalence of poverty, for charting changes overtime in the size of the poverty population and for estimating the financial cost of eliminating this condition (Morduch, 2005; Spilerman & Elesh, 1971). However, Joshi (1997) and World Bank (2015) think that expenditure assessment of poverty is a better approach than income. Such scholars argue that expenditure is more stable over time and probably reflects the permanent income of the household than using income as a measure. Joshi (1997) maintains that for the self-employed households, it is broadly easier to recall expenditure than income and that consumption expenditure that determines the living standard does not depend on present income, but can come from assets, debt and dissavings.

Some academics, however, insist that the use of both income and/or consumption as a method of measuring poverty is problematic (Grewal, Grunfeld & Sheehan, 2012). Sultana (2002) declares that people are unwilling to divulge their income and it is difficult to detect in the rural settings with the self-employed. In addition, using a benchmark based on energy intake neglects differences in nutritional needs and using the same basket of foods for

different countries or within a country disregards dietary preferences (Grewal *et al.*, 2012). Moreover, monetary poverty measures fail to include vital facets of poverty such as subjective perceptions of well-being, financial assets and in-kind social benefits (Engberg-Pedersen & Ravnborg, 2010; Shillington *et al.*, 2009). Hence, the use of income or expenditure measures becomes problematic. Amid these challenges, a search for alternatives becomes appropriate.

Scholars have acknowledged poverty as multidimensional, distinguishing the numerous aspects of people's lives that are influenced by poverty including economic and non-economic dimensions (IDEAs, 2011; Suich, 2012). Similarly, Laderchi *et al.* (2003) view poverty in the form of monetary, capability, social exclusion and participatory approaches. The analysis here, therefore, centres on three dimensions of poverty, namely: income, lack of access to basic services and deprivations in human development. However, Suich (2012) maintains that recognising poverty as multi-dimensional inevitably does not change who is poor but sanctions enhanced depiction of the poor which has momentous effects for analysis.

An approach to assessing poverty in a multidimensional form is via the multidimensional poverty index (MPI) created by the Oxford Poverty and Human Development Initiative [OPHI] (Donaldson *et al.*, 2014). Donaldson *et al.* add that the MPI merges incidence of poverty and intensity. Owusu and Mensah (2013) also assert that the MPI indicators are allied to the MDGs indicators. The MPI has three main dimensions of poverty namely: education, health and standard of living while the indicators are 10 (Alkire *et al.*, 2014). The 10 indicators of MPI are years of schooling, child enrolment in school,

child mortality, nutrition, electricity, drinking water, sanitation, flooring, cooking fuel and assets (Alkire & Santos, 2010). Alkire and Santos indicate that a person or household is multi-dimensionally poor when the individual or household is deprived in, at least, one-third of the weighted MPI indicators.

Another multidimensional approach to poverty is the capability approach. According to Sen (1999), the capability approach links poverty to a lack of capabilities, both intrinsic and instrumental, consisting of income, education, health, human rights and civil rights that permit people to attain functionings and beings. The capability approach perceives poverty as the absence or inadequacy in the realization of certain basic freedoms such as the freedom to avoid hunger, disease, illiteracy and others (Office of the United Nations High Commissioner for Human Rights [OUNHCHR], 2004).

Frediani (2007) declares that the capability approach rejects concentrating principally on income as a measure of well-being but relies on indicators of the freedom to live a valued life. Based on this multidimensional method of measuring poverty, monetary resources are only to enhance well-being but not the actual outcome of interest (Laderchi *et al.*, 2003). Nunes (2008) argues that this approach fails to put forth poverty pointers that are measurable. Furthermore, measures depending on capabilities are difficult to compare between countries as well as across time (Donaldson *et al.*, 2014).

The social exclusion approach is another multidimensional approach to poverty. Sultana (2002) points out that social exclusion encompasses the norms and procedures that prevent some groups from equal and actual involvement in the social, economic, cultural and political life of societies. Social exclusion also means the incapacity to participate in social life

(Romeshun & Mayadunne, 2011). The key theme in both the definitions of Sultana (2002) and Romeshun and Mayadunne (2011) is that social exclusion hinges on people's inability to engage in certain aspects of the society, but the former adds that the inability to participate in the social life is because of norms.

The excluded are abused by the influential and have restricted access to diverse resources and institutions due to their social circumstances (Sultana, 2002). The Social Exclusion Index aids in measuring social exclusion (Donaldson *et al.*, 2014; Alkire & Foster, 2009). Alkire and Foster (2009) indicate that in using the Social Exclusion Index, a person is socially excluded if he or she is disadvantaged in at least nine of the indicators. Social exclusion appears more relevant in the developed world compared to the Third World. This is because most people in the developing countries could be struggling with insufficient provision of public services such as education more commonly rather than the elimination of a minority of people from social institutions and opportunities (Donaldson *et al.*, 2014).

Considering poverty from a multi-dimensional lens comes with certain merits (Engberg-Pedersen & Ravnborg, 2010; World Bank, 2001). According to Engberg-Pedersen and Ravnborg (2010), viewing poverty from a multidimensional standpoint comes with gains of getting a grasp of poor people's living conditions and aids in detecting ways to reduce poverty as well as analysing the depth of poverty and differentiating between stages of wellbeing. Rippin (2011), also, posits that the MPI is equally easy to calculate. In spite of these benefits, this approach has certain demerits. Gunewardena (1999) points out that a demerit of this approach is that it makes comparison

difficult. Equally, the tallying method of the MPI makes it impracticable to cover any type of association between the indicators, besides the 30 percent cut-off locus is subjective (Gunewardena, 1999; Rippin, 2011).

Poverty may have a geographical dimension such as rural poverty. According to Todaro and Smith (2012), rural poverty describes largely people engaged in agricultural and related activities who earn low incomes in the rural areas. Fasoranti (2013), further, points out that rural poverty is generally allied with extreme hunger, poor nutrition, infant mortality, lack of access to portable water and modern health facilities, poor education and high levels of illiteracy. These explanations of rural poverty suggest that it encapsulates the inability to meet some basic needs and having low incomes. These definitions also imply that rural poverty is the type of poverty that happens in the rural areas. The uniqueness of this type of poverty is the geographical location within which it occurs and its pervasiveness (Alkire *et al.*, 2014; Dercon, 2008; Norris, Zajicek & Murphy-Erby, 2010).

Rural poverty emerges from diverse sources (Alston, 2000; De Haan 1998; Duncan, 1999; Fasoranti, 2013). De Haan (1998), in particular, posits that rural poverty occurs because of social exclusion of certain groups from societal activities. Similarly, Duncan (1999), also, indicates that lack of power and privileges cause rural poverty. However, Alston (2000) claims that rural poverty happens because of the neglect of rural industry, a lack of intervention by governments and societal neglect. In addition, failure of governments to promote fair allocation and access to resources like services, employment and income chances equally trigger rural poverty (Alston, 2000; Fasoranti, 2013). These causes suggest that rural poverty results from both structural and

cultural issues and having knowledge about poverty lays the foundation for tackling it.

Poverty Reduction

Oyemomi (2003) defines poverty reduction as all formal activities geared towards lowering the rate and prevalence of poverty in the country. Another definition is that poverty reduction means strategies and policies that reduce the proportion of people living in poverty or the harshness of the effect of poverty (McCaston & Rewald, 2005). The common thing to both Oyemomi's (2003) and McCaston and Rewald's (2005) definitions is that they perceive poverty reduction as strategies to reduce poverty, but the former's definition extends the meaning by openly indicating that poverty reduction entails formal actions, leaving out the informal.

Presently, poverty reduction is at the centre of development policy construction to which donor agencies demonstrate interest and commitment (Francis, 2006; Karshenas, 2001; Sowa, 2002). Yanagihara (2003) claims that the World Bank, in particular, has promoted poverty reduction as its primary goal. Poverty reduction is now a right-based subject as it has a global presence through the Millennium Development Goals (MDGs) and a reflection at the national level via the Poverty Reduction Strategy initiatives (Adejumobi, 2006; Fasoranti, 2013; Minujin, Delamonica, Davidziuk & Gonzalez, 2006) and currently, via the Sustainable Development Goals [SDGs] (UN, 2016).

Poverty reduction in contemporary times occurs through social assistance schemes such as CCTs (Bastagli, 2010; Soares & Silva, 2010) and UCTs (Bold, Porteous & Rotman, 2012; McGuire, 2013). Laderchi *et al.*

(2003) and Shinns and Lyne (2004) indicate that this makes the conceptualisation of poverty reduction crucial as it aids in focusing efforts on both the symptoms and root causes of the phenomenon to address poverty in the short and long-term.

In reducing poverty, diverse strategies have emerged (Ikejiaku, 2009; Morduch, 2005; Vandenberg, 2006; Yanagihara, 2003). Morduch (2005) argues that the existence of a poverty line permits experts to count the poor, target resources and check progress against a comprehensible standard. This is essential as it helps in knowing whether gains exist or otherwise. Reducing poverty equally necessitates escalating income-earning opportunities, boosting security and endorsing empowerment (Alston, 2000; ILO, 2004; Vandenberg, 2006; Yanagihara, 2003). For example, Vandenberg (2006) contends that the key to poverty reduction is working which ILO promotes. Weber (2007) supports this view that tackling rural poverty entails creating employment opportunities for the poor.

However, other researchers indicate that poverty reduction's locus must centre on meeting basic needs (Cobbinah, Black & Thwaites, 2013; Ikejiaku, 2009). The UNDP (2013) asserts that certain poverty reduction efforts put a spotlight on mutating the social, cultural and economic conditions that produce the situation. This latter approach seems to centre on addressing the structural and cultural causes of poverty (Le *et al.*, 2014; Shinns & Lyne, 2004; Ucha, 2010). Cobbinah *et al.* (2013) have cautioned against the adoption of universal approaches to poverty reduction since such strategies have few success stories to show but urge for the localisation of the effort.

Some researchers claim that poverty reduction may involve two forms, namely – direct and indirect methods (Preece & Singh, 2005) while others posit that there are three ways (Moikowa, 2004). Preece and Singh (2005) maintain that the direct penury reduction aims at the speedy removal of deficits caused by poverty which constitute supplying humanitarian aid to the poor, creating specific short-term income opportunities or establishing social safety nets. Preece and Singh further argue that the indirect approach to poverty reduction targets structural changes in the system with the overall goal of enhancing the quality of life.

Moikowa's (2004) three strategies of poverty reduction involve having targeted poverty reduction activities, having poverty focused activities and having activities which affect the policy environment. Holzmann *et al.* (2003) posit that any fruitful poverty reduction policy must concurrently offer chances and security for empowerment of those that are poor. This signifies that in ensuring poverty reduction, conscious efforts must be made to empower the poor and aid them develop the capacity to act independently.

CHAPTER THREE

EMPIRICAL OVERVIEW AND CONCEPTUAL FRAMEWORK

Introduction

Generally, empirical overview and conceptual framework constitute important components of a research activity. Some of the significance of doing empirical review are that it prevents duplicating work and enhances knowledge on the issue under study (Griffie, 2012; Neuman, 2011; Sekaran, 2003). Walliman (2011), in particular, has argued that empirical review helps one to know what the present condition of knowledge within an area of interest is. In addition, doing empirical review assists in identifying knowledge gaps, brings to the fore diverse research methodologies that can guide the study and aids in contextualising finding (Griffie, 2012; Neuman, 2011).

The conceptual framework is essential as it provides a logical structure of related concepts that aids to offer a visual display of how issues in a study connect to one another as well as how to identify and describe concepts in the problem (Grant & Osanloo, n.d.; Kumar, 2011; Luse, Mennecke & Townsend, 2012). This chapter presents the empirical reviews that are associated with social assistance and poverty reduction followed by the lessons learnt from the empirical reviews. The chapter ends with the conceptual framework of social assistance and rural poverty reduction which provides the blueprint for the study.

Empirical Overview

The empirical studies presented are studies that centre on social assistance and poverty reduction. In all, eight empirical studies were reviewed.

These include: Skoufias and Di Maro (2008); Soares, Ribas and Hirata (2008); Chiwele (2010); Mutambara (2011); Joha (2012); Handa *et al.* (2013); Agyemang *et al.* (2014) and Jaha and Sika-Bright (2015).

Skoufias and Di Maro (2008) examined whether the Progresa programme of Mexico affects adult participation in the labour market and the overall adult leisure time as well as the effects of the programme on poverty. This study has its theoretical foundation in the entitlement theory and cultural theory of poverty. The study employed a quantitative research approach and the experimental design. The experimental design had a treatment and a control group with the treatment group for the study comprising beneficiaries while the control group was picked from people who did not benefit from the cash grants. These two groups were comparable in all respect except for their inclusion in the intervention.

The sample size for the study was 24,000 respondents selected using stratified random sampling. It consisted of beneficiaries from treatment villages and non-beneficiaries from control villages. Primary data were collected using questionnaires as data collection instruments whereas the secondary data were collected from Progresa panel data. The study measured variables such as: labour market participation, hours of leisure and poverty rates on a ratio scale. The statistical analysis involved descriptive statistics and regression.

The study found that the scheme does not have any significant influence on adult labour force participation and the leisure time of men or women at the 10 percent level. The results on the impact of the programme on adult labour market participation and leisure hint that the scheme did not

negatively affect the desire to work for income. Additionally, regardless of the age cluster examined, participation in Progresa appears to have no bearing on labour market participation. Finally, it surfaced that the Progresa programme led to major declines in poverty among the poorest of the poor population. The poverty reduction effects are greater for the poverty gap and severity of poverty measures. Skoufias and Di Maro concluded that the accomplishment of a social assistance programme at reducing existing poverty depends on whether and the extent to which cash transfers affect adult work incentives.

Similarly, Soares *et al.* (2008) evaluated Paraguay's Tekoporã cash transfer programme. The study examined health and education outcomes, child and adult labour supply, general consumption expenditures and composition of food consumption, per capita income and poverty, access to credit for consumption and savings, and investment in agricultural activities and productive assets. Theories that underpinned this study were the human capital theory and entitlement theory. The study used the quantitative research approach. The study applied the control group design and had both a treatment group and a control group, randomly, assigned. The treatment group was comprised of beneficiaries of the scheme while the control group was made up of people who were not benefiting from the cash transfer programme. These two groups were comparable in all respects, except, in terms of the cash transfer intervention.

The sample size was 1,401 households sampled using stratified random sampling. Data were collected by the use of questionnaires and from secondary documentary sources such as the *Ficha Hogar* database. The study measured its variables like school attendance, consumption, per capita income

and investment on a ratio scale. Soares *et al.* (2008) analysed the data using descriptive statistics and logistic regression.

Soares *et al.* (2008) found that school attendance rates increased by between five and eight percentage points for the treated group as grade progression also increased by four to seven percentage points. In addition, it emerged that the average number of visits to the health centres for children younger than 60 months increased. Furthermore, it was uncovered that incidences of child labour for the sample increased by almost five percentage points with the increase for the untreated group being higher than that of the treated group. For the adults, there was no overall impact, but a negative impact was recorded for men depending on the way temporary workers are laid-off.

It was also found that the CCT had positive impacts on per capita consumption as it led to an increase in the expenditures on child clothing, probability of consuming dairy products, non-alcoholic drinks, sweets, pastries and fresh fruits. In addition, the study revealed that the programme increased per capita income of the treated households, leading to a reduction in the incidence of extreme poverty among beneficiaries. It surfaced that treated households reported earnings from both agricultural and non-agricultural activities and beneficiary families saved 20 percent more than non-beneficiary families.

Lastly, the study unearthed that the CCT scheme had a positive impact on investment as the amounts invested in production rose. Specifically, in rural areas, there was an expansion in the amount invested among the extremely poor and an increase in the proportion of beneficiaries investing.

Soares *et al.* (2008) concluded that the distinction between the effects on household well-being due solely to the transferred income or to the effect of the conditionalities on household behaviour requires a deeper investigation.

The findings of both Soares *et al.* (2008) and Skoufias and Di Maro (2008) concurred as they indicated that social assistance schemes contribute to poverty reduction of their beneficiaries. Although Soares *et al.* (2008) reported that beneficiaries invested their incomes, it is not clear whether their poverty reduction was because of the investment made or was attributable to merely receiving the grant. Furthermore, Soares *et al.*'s (2008) discovery that Tekoporã cash transfer programme had negative impacts on men's labour participation contradicts Skoufias and Di Maro's (2008) earlier finding in Mexico that participation in Progresa does not have a bearing on labour market participation. This suggests that there is no certainty about the impact of SCTs on beneficiaries' labour market participation.

Chiwele (2010) researched into the administrative capacity and costs of the cash transfer schemes in Zambia. The study focused on administrative capacity covering institutional, organisational and human resource capacity; physical assets and infrastructure and cash transfer costs and financing. The driving theory for this study was the entitlement theory. The qualitative research approach was employed. Chiwele (2010) used the case study design which allowed the investigation to be conducted in a natural setting where social assistance transfer schemes are being administered to impoverished communities. It also allowed the interaction of viewpoints from different stakeholders in order to yield a holistic picture of the situation.

Purposive sampling was used in the selection of members of the focus group discussions as well as the key informants. These key informants and members of the focus group discussions were staff of the implementing agency of the social assistance. The study obtained primary data from focus group discussions and key informant interviews while secondary data were from various social assistance documents. The measurement of challenges of the cash transfer was at the nominal scale level. The analysis of data involved documentary analysis as well as open and axial coding.

The study discovered that in terms of administrative capacity, nepotism, corruption, delays in payments of grants, low grants, underfunding of ministry, inadequate working resources at district level, poor coordination and inadequate personnel surfaced as challenges. With regard to physical assets and infrastructure, the study unearthed that the state of physical assets and infrastructure in the District Social Welfare Offices implementing the social assistance programme was very poor. This reflects in the inadequate accommodation for staff, poor ergonomics in the offices, lack of well-functioning computers and limited internet connectivity.

Furthermore, it appeared that if the Ministry of Finance decided to hold the allocation for social protection constant at the 2010 level, a national social cash transfer would constitute 70 percent of the total social protection budget. Without donor support, the prospect of financing the budget was glooming, as government may not be able to cover the huge cost. Chiwele (2010) concluded that before rolling SCT to a district, it is important that the district has adequate physical assets and infrastructure, adequate staff, skills of staff upgraded and arrangements made to offer staff with incentives.

Mutambara (2011) looked at the effectiveness of cash transfer programmes in Sakubva, Mutare in Zimbabwe. Specifically, the study concentrated on assessing the available social safety nets offered by both the government and NGOs and establishing the modalities in the implementation of the cash transfer programme. The study also centred on finding out the usage of cash transfers to sustain livelihoods and evaluating the social and economic gains that accrued. Entitlement theory as well as cultural and structural theories of poverty underpinned the study.

The mixed methods research approach and the case study design were adopted for this study. The case study design allowed the investigation to produce detailed information on the effectiveness of the cash transfer scheme. It permitted the researcher to understand people in terms of their own definition of their world. It also permits the blending of ideas from varied respondents to obtain a comprehensive image of the circumstances.

The study's sample size was 54, comprising 50 beneficiaries and four key informants. Purposive sampling was used in sampling the key informants while the beneficiaries were sampled using convenience sampling. Interviews, a focus group discussion and key informant interviews served as the conduit for data collection. Instruments used in the data collection were interview guide, focus group discussion guide and a questionnaire. Mutambara (2011) measured variables like use of cash grant and challenges of the scheme at the nominal scale level. The analyses encompassed content analysis and descriptive statistical analysis.

The findings showed that the social assistance programme was influential in positively transforming the living conditions of the recipients as

the cash augmented their food basket. Moreover, the study uncovered that the social assistance permitted the beneficiaries to invest some of the money in their children's schooling and in income generating projects such as petty trading. Additionally, the research revealed that recipients could pay for the healthcare of their household members and give them self-worth.

Finally, the challenges discovered include: conflict between couples about how to use the grants, with males wanting to dominate; misuse of money; inadequate funds to expand transfer; and the grant being paltry. Mutambara (2011) recommends that there is a need for both the private sector and the government to partake in tackling penury as supplementing cash grants with in-kind transfers to facilitate utilisation of the money for investment rather than spending it was prudent.

Mutambara (2011) and Soares *et al.* (2008) point out that social assistance programmes aided to improve consumption of food, promote investment into income generating activities and increase access to health services. These findings reveal that social assistance schemes contribute to poverty reduction. Although Mutambara (2011) and Chiwele (2010) both unearthed that social assistance programmes have challenges, those adduced by the former include males wanting to dominate, misuse of money, inadequate funds to expand transfer and grants being small while those discovered by the latter are administrative, infrastructural and financial. The findings, thus, reveal that the challenges are varied.

Joha's (2012) study in Yama in the West Mamprusi District of the Northern Region of Ghana focused on the effects of LEAP in reducing the poverty of beneficiary households as well as the opportunities and challenges

of the scheme. Entitlement theory was the underlying theory for the study. The research was qualitative in stance, and the use of the case study design permitted the performance of the study in a natural environment where social assistance scheme was being administered. It equally created the opportunity for mixing opinions of different respondents to yield an overall picture of the situation.

The sample size was 17 respondents, comprising 15 beneficiaries of LEAP which consisted of six males and nine females and two key informants. These two respondents include a district focal person of LEAP and the chairperson of the community LEAP implementation committee. Both the beneficiaries and the key informants were chosen using purposive sampling. Joha (2012) collected primary data from focus group discussions and key informant interviews. The instruments used in collecting the primary data were interview guide, focus group discussion guide and community scorecards. Secondary data were from documents on LEAP. The study measured variables such as knowledge of LEAP, challenges and the uses of the grant on a nominal scale. Data analysis entailed content analysis.

Joha (2012) found that there was a general lack of knowledge of the programme by the beneficiaries. Moreover, the study uncovered that men reported using the money in three different ways, being: investing in guinea fowl farming, paying their children's school fees and/or settling family members' healthcare bills. On the other hand, women used the grants to buy school uniforms and school supplies as well as for paid labour on the farm. The aged, however, bought maize for their own personal consumption. Men

were found to be more likely to invest their cash transfers compared to women.

It was also found that LEAP did not give the intended benefits to beneficiary households. This was because the intervention was largely skewed towards assistance but not prevention of livelihood decline. This results in its little effect on the beneficiaries. Joha (2012) found that LEAP was fraught with operational difficulties including lack of human resources, inadequate office accommodation, no means of transport, no logistics, inadequate imprest, irregular meeting of district implementation committee, meagre and irregular transfers.

Mutambara (2011) and Joha (2012) found that social assistance programmes contribute to the ability to pay for medical and school bills as well as invest in income generating activities. In addition, Joha (2012) and Mutambara (2011) both noted that social assistance schemes have challenges such as transfers being irregular and meagre. For the differences, while Joha (2012) points out inadequate human resources, accommodation, funds and logistics as challenges, Mutambara (2011) found males wanting to dominate and the misuse of money as limitations.

Handa *et al.* (2013) studied the impact of LEAP in Ghana. The entitlement theory served as the guiding theory for the study. The study used the mixed methods research approach as well as an experimental design. This study design had both treatment and control groups. The treatment group was selected from current beneficiaries while the control group was from the Institute for Statistical, Social and Economic Research (ISSER) LEAP non-beneficiary study sample.

The sample size was 1,504 households comprising 858 households in the comparison group and 646 beneficiaries from the treatment group. Stratified random sampling was used in selecting the study respondents. Handa *et al.* (2013) collected primary data using questionnaires and focus group discussion guides while the secondary data were from ISSER and LEAP baseline surveys. Measurement of variables such as school enrolment, food consumption and savings as well as debt repayment were on the ratio scale. The analysis involved thematic analysis and descriptive statistics.

The study revealed that LEAP has increased school enrolment among basic and secondary school children and reduced grade repetition and absenteeism. Despite the large increase in the National Health Insurance Scheme (NHIS) coverage, LEAP has not had an impact on curative care seeking but has increased preventive care among girls. The study discovered that LEAP had no effect on consumption. It also emerged that LEAP led to a significant increase in the likelihood of holding savings. Also, the scheme had an impact on debt repayments and reduced loan holdings among female-headed households.

Handa *et al.* (2013) and Soares *et al.* (2008) both unearthed that SCTs contribute to increase in school attendance. In terms of consumption, Handa *et al.* (2013) found that LEAP had no effect on consumption of beneficiaries. On the contrary, Soares *et al.* (2008) discovered that Tekoporã cash transfer programme led to increases in consumption levels; hence, a reduction in poverty. Handa *et al.* (2013) and Soares *et al.* (2008) have all indicated that SCTs inculcate the culture of savings in the beneficiaries. These savings are what they will depend on to invest.

Agyemang *et al.* (2014) studied the potential of conditional cash transfers as a tool for poverty reduction and social inclusion in the Cape Coast Metropolis in Ghana. The structural theory of poverty laid the basis for the study. The study adopted a mixed methods research approach and used a case study design. This design provided the opportunity for the study to be conducted in normal surroundings where social assistance programmes are being implemented. It also gave the chance for the collection of viewpoints from many groups of respondents to give a complete image of the issue of study.

The sample size was 42, comprising 40 beneficiaries and two key informants. Purposive sampling was used in the selection of both the beneficiaries of LEAP and the key informants. The key informants were people involved in the implementation of LEAP and were from the Cape Coast Metropolitan Assembly. Interview guides and questionnaires aided in the collection of primary data while secondary data were from LEAP programme documents. The study measured variables such as benefits of the cash grant and challenges at the nominal scale level. The analysis of the primary data involved the use of frequencies, percentages and thematic analysis while the secondary data analysis entailed document analysis.

Agyemang *et al.* (2014) found that the LEAP programme had contributed substantially to alleviating the plight of the vulnerable and the excluded. This was evident in the scheme aiding in reducing beneficiaries' poverty as they could now buy clothing, drugs and food for their families. In addition, they discovered that right holders were now able to pay for their registration for health insurance and procuring of study stuffs for their children

or wards. They uncovered that the key challenges of the programme were the meagre nature of the cash transfer and inadequate monitoring of implementation of conditionalities ascribed to the cash transfer.

It was also found that for the exit strategy for LEAP beneficiaries the scheme's implementation strategy recommends beneficiaries to be allied to other social protection programmes like micro credit and support for physically challenged persons programme under the District Assemblies Common Fund. Finally, investment was limited because of the insignificance of the grant, hindering self-sufficiency and, consequently, graduating from the scheme. Agyemang *et al.* (2014) conclude that modifications with respect to boosting the sum of money entailed in the transfers and that guaranteeing effectual institutional competence development was indispensable for the scheme.

Both Agyemang *et al.* (2014) and Mutambara (2011) declared that SCTs contribute to reduction in poverty as beneficiaries could meet their basic needs. However, Agyemang *et al.* (2014) have indicated that such a reduction in poverty is not substantial to warrant exit from programmes since the beneficiaries have not yet developed self-sufficiency. This suggests that if such people graduate, the possibility of reverting to poverty is high.

Jaha and Sika-Bright (2015) examined the unique challenges that LEAP meets in the Upper West Region from the institutional perspective. The theoretical basis for the study was the entitlement theory. A qualitative research approach was used which laid the basis for the case study design to be employed. This design allowed the study to be executed in a typical setting

where the SCT is instituted. It also allowed for taking contributions from varied stakeholders to produce a general picture of the situation under study.

The sample size was nine respondents consisting of the LEAP programme officers in each district in the Upper West Region that had an officer. These people were purposively selected because they were directly involved in the programme and have in-depth knowledge about the scheme. An interview guide aided in the collection of primary data while the secondary data on LEAP were from publications. Measurements of challenges were on a nominal scale. The analysis of data involved thematic analysis.

Jaha and Sika-Bright (2015) found three major challenges of LEAP, comprising administrative, beneficiary and politically related challenges. They discovered that the lack of means of transport, difficulty in the removal of deceased beneficiaries' names, replacing of beneficiaries and inadequate financial support for administrative costs constituted some administrative challenges. The remaining administrative challenges entailed difficulty in mobilising beneficiaries, suspicion on the use of money, misinformation and pressure from beneficiaries.

It was also discovered that beneficiary challenges comprised delayed payment of transfers, inadequacy of the transfers, difficulty in accessing complementary services, cost of transport to health facilities and printing of wrong National Health Insurance identity cards. Finally, the political challenge encountered was that politicians influenced selection of beneficiary communities; this results in poor targeting. Consequently, Jaha and Sika-Bright (2015) concluded that it was important to maintain LEAP, but the

programme requires adjusting the administrative ability of scheme personnel and providing training to beneficiaries on the economic utilisation of the grant.

Jaha and Sika-Bright (2015) and Agyemang *et al.* (2014) found that cash grants are usually meagre. However, while Agyemang *et al.* (2014) found inadequate monitoring of implementation of conditionalities of the SCT as a challenge, Jaha and Sika-Bright's (2015) discovery includes delayed payment of transfers, difficulty in accessing complementary services and printing of wrong National Health Insurance identity cards in addition to political interferences as challenges to the scheme. This illustrates that SCT programmes meet multifaceted challenges.

The summary of the eight empirical studies reviewed in this study are in Table 1. The summary covers author, year of publication, issue of study, location of study, research approach, study population, sampling procedure, data collection instrument and findings. The review showed that some data gaps exist in the literature on social assistance and poverty reduction.

First, it emerged from the review that findings on the impact of social assistance on poverty are inconclusive. Another grey area is that earlier studies did not clearly indicate whether poverty reduction, in situations where it did occur, was it because of investment in farm and/or non-farm enterprises by beneficiaries or was it merely attributable to receiving the cash grant. In addition, findings on whether SCT promotes dislike for participation in the labour market are uncertain. Furthermore, little attention is paid to the issue of exit from the cash transfer programmes. Finally, fewer studies have studied challenges faced by SCTs from the perspectives of both the implementers and the beneficiaries simultaneously; in most cases, it has focused on one group

only. Some of the data gap areas in Table 1 are located in study population and findings sections and are shown in italics.

Table 1: Summary of Empirical Reviews

No.	Author(s)	Year of publication	Issue of study	Location of study	Research approach	Study population	Sampling procedure	Data collection instrument	Findings
1	Skoufias & Di Maro	2008	Effect of Progresa programme of Mexico on adult participation in the labour market and poverty	Mexico	Quantitative	Beneficiaries and non-beneficiaries	Stratified random sampling	questionnaire	- Programme had no impact on beneficiaries labour market participation - Reduction in poverty
2	Soares <i>et al.</i>	2008	Evaluated Paraguay's Tekoporã cash transfer programme	Paraguay	Quantitative	Beneficiaries and non-beneficiaries	Stratified random sampling	Questionnaire	- Increase in school attendance - Rise in child labour - <i>negative impact beneficiary labour market participation</i> - Provision of basic needs - <i>investment in farm and non-farm activities</i> - <i>Reduction in poverty</i> -Corruption, delays in payments of grants, low grants, underfunding, and inadequate staff -Provision of basic needs -Investing into income generating activities -misuse of money and grant being paltry
3	Chiwele	2010	Administrative capacity and costs of the cash transfer schemes in Zambia	Zambia	Qualitative	<i>Staff of the implementing agency</i>	Purposive sampling	-Focus group discussion guide -Interview guide	
4	Mutambara	2011	Effectiveness of cash transfers programmes in Sakubva, Mutare in Zimbabwe	Zimbabwe	Mixed methods	Beneficiaries and staff of the implementing agency or organisations linked to it	-Purposive sampling -Convenience sampling	Interview guide, focus group discussion guide and a questionnaire	

Source: Author's Compilation (2016)

Note: Knowledge gaps are in italics

Table 1: Continued

No.	Author(s)	Year of publication	Issue of study	Location of study	Research approach	Study population	Sampling procedure	Data collection instrument	Findings
5	Joha	2012	Effects of LEAP in reducing poverty and challenges of programme	West Mamprusi District, Ghana	Qualitative	Beneficiaries and implementers of scheme	Purposive sampling	Interview guide, focus group discussion guide and community score cards	- <i>Investing of grant into income generating ventures</i> - <i>Provision of basic needs</i> -challenges include meagre grant, inadequate logistics and staff -Increase in school enrolment - <i>No effective on consumption</i> -Increase in savings -Payment of debt -Provision of basic needs -Reduction in poverty - <i>Exit strategies were weak</i> -Meagre grant and inadequate monitoring -Administrative, beneficiary and politically related challenges
6	Handa <i>et al.</i>	2013	Impact of LEAP	Brong Ahafo, Central and Volta Regions, Ghana	Mixed methods	Beneficiaries and non-beneficiaries	Stratified random sampling	Questionnaire and focus group discussion guide	
7	Agyemang <i>et al.</i>	2014	Potential of SCT as a tool for poverty reduction and social inclusion	Cape Coast Metropolis, Ghana	Mixed methods	Beneficiaries and implementers of scheme	Purposive sampling	Interview guide and questionnaire	
8	Jaha & Sika-Bright	2015	Challenges of LEAP	Upper West Region, Ghana	Qualitative	<i>Implementers</i>	Purposive sampling	Interview guide	

Source: Author's Compilation (2016)

Note: Knowledge gaps are in italics

Lessons Learnt

It emerged from the various empirical studies that the experimental and case study designs were the most used. Experimental designs were used where there was a treatment group who have been exposed to the intervention and a control group who have not been exposed to the intervention. However, where there is no control group the quasi or non-experimental study design such as after only design and before and after design can be applied. Case study designs were also used to assess the impact of the schemes. This design allowed for in-depth examination of the impact of the programmes. Specifically, while the experimental design was employed mainly in determining change in poverty levels and uses of the cash grant, the case study design was applied in determining the scheme's impact on poverty, uses of the cash grant, exit and challenges.

It became evident from the review that studies employed quantitative, qualitative and mixed methods research approaches in studying the issues on social assistance schemes. Mixed methods came in handy because the approach permits the use of both qualitative and quantitative measures, concurrently, in terms of data collection and analysis in a study.

The review further showed that stratified random sampling and purposive sampling were mostly the sampling procedures employed. The stratified sampling was, generally, used in the studies that relied on the quantitative and mixed methods approaches. On the other hand, purposive sampling was used mainly in studies adopting the qualitative and mixed methods research approaches. The purposive sampling method was normally applied in selecting beneficiaries of the social assistance programmes and the

programme implementers while stratified random sampling was used in choosing the beneficiaries and non-beneficiaries of the programme.

The major instruments of data collection employed include questionnaire, interview guide and focus group discussion guide. In the case of the methods of data collection, those used by majority of the studies were interviews, focus group discussions and key informant interviews. These methods aided in the gathering of data from beneficiaries, non-beneficiaries and key informants. The collection of data using varied methods allowed for triangulation to ensure thoroughness in data collection and overcoming deficiencies of using one method. This ensures validity as it facilitates comparison.

Measurements of the key issues were on the nominal and ratio scale levels. The measurement of issues relating to labour market participation, school attendance, consumption, investment and income were mostly on a ratio scale while the uses of grant, access to healthcare, exit and challenges were measured on a nominal scale level.

The statistical analysis employed by some of the earlier studies in cash transfer include descriptive statistics and regression. These were applied in the analysis of variables measured on the nominal and ratio scales. The use of regression was, however, not appropriate since it does not aid in determining differences. Analytical methods such as ANOVA, *t*-test, Wilcoxon Signed Ranks test and Mann Whitney u test are some of the statistical methods appropriate for analysing differences. Qualitative analysis, mostly, made use of thematic and content analysis. This was applied to the data measured on the nominal scale.

Conceptual Framework of Social Assistance and Rural Poverty Reduction

The conceptual framework creates a synergy among the major variables underpinning the study (Figure 3). From this figure, social assistance has a direct linkage with both exit strategies and uses of cash grant. The nexuses suggest that social assistance schemes primarily offer income and exit strategies to beneficiaries. In the process of offering cash and exit strategies, the implementers of the social assistance programme may encounter some initial challenges. These challenges can limit the effectiveness of the scheme in achieving its established objectives.

The exit strategies are in place to ensure that the beneficiaries use the cash grant given them appropriately to ensure that they are able to graduate from the programme after having their poverty levels reduced. Challenges may also emerge from the implementation of the exit strategies. Regarding the uses of cash grants, it is demonstrated that the cash transfers offered beneficiaries give them an endowment set to acquire their basic needs and/or invest in income generation activities. It also enables them to invest in their children's education, purchase physical assets and/or participate in the labour market.

The usage of the income may or may not result in a reduction in poverty. A reduction in poverty occurs when there is improved income, improved food consumption, increased savings, improved assets base, access to healthcare and development of human capital. This may happen because the income from the social assistance scheme was able to meet basic needs; and probably, was sufficient for investments that brought in more money to meet

the needs of beneficiaries. As the poverty of beneficiaries reduces, they exit the social assistance programme. This kind of graduation constitutes endogenous exit.



Figure 3: Social Assistance and Rural Poverty Reduction

Source: Adapted from Arnold *et al.* (2011) and Enu-Kwesi, Koomson and Baah-Mintah (2013)

Note: *Linkage between study theories and key issues in the conceptual framework

The section, “poverty not reduced”, covers low income, decline in food consumption, decrease in savings, lack of assets, lack of access to healthcare and inadequate development of human capital. This may result from the use of income from cash transfer and/or profits from investments for other purposes other than the provision or purchase of basic needs. It can also be due to investment in income generating activities that tend to be unprofitable. It could, also, be that the cash grant was just inadequate to meet basic needs, let alone investment. When poverty is not reduced, the beneficiary would either exit or be recertified. If the scheme practices exogenous exit, then the beneficiary would have to exit. On the other hand, if the programme practices endogenous exit, then the beneficiaries would have to undergo a recertification in order to continue to benefit from the programme. Nonetheless, challenges may occur during the recertification process.

CHAPTER FOUR

METHODOLOGY

Introduction

Research methodology is an approach to analytically resolve a research problem (Kothari, 2004). The significance of a research methodology is that it helps in addressing a research problem scientifically through a range of logical procedures (Gray & Malins, 2004; Kothari, 2004). In addition, a research methodology indicates which design, sample, methods and analysis are relevant for a study as well as the logic and the assumptions underlying them (Birley, 2011; Kothari, 2004). Methodology, therefore, serves as a roadmap for a research.

The chapter presents the research procedures adopted for the study. It begins with the profile of the study areas followed by the research design and the study population. It also focuses on the sampling procedures, data collection and instrument design. The last section deals with pre-testing, actual field work, data processing and analysis as well as ethical procedures. The chapter ends with a summary.

Profile of the Study Areas

Two districts in the Upper West Region constitute the study areas. These districts are the Wa East and Wa West districts. The Wa East district shares boundaries with West Mamprusi to the northwest, West Gonja to the southeast and the Sissala East district to the north [Figure 4] (GSS, 2014b). It has a population of 72,074 with an annual growth rate of 1.7 percent (GSS, 2013). The Wa East District is 100 percent rural (GSS, 2013,

2014b).

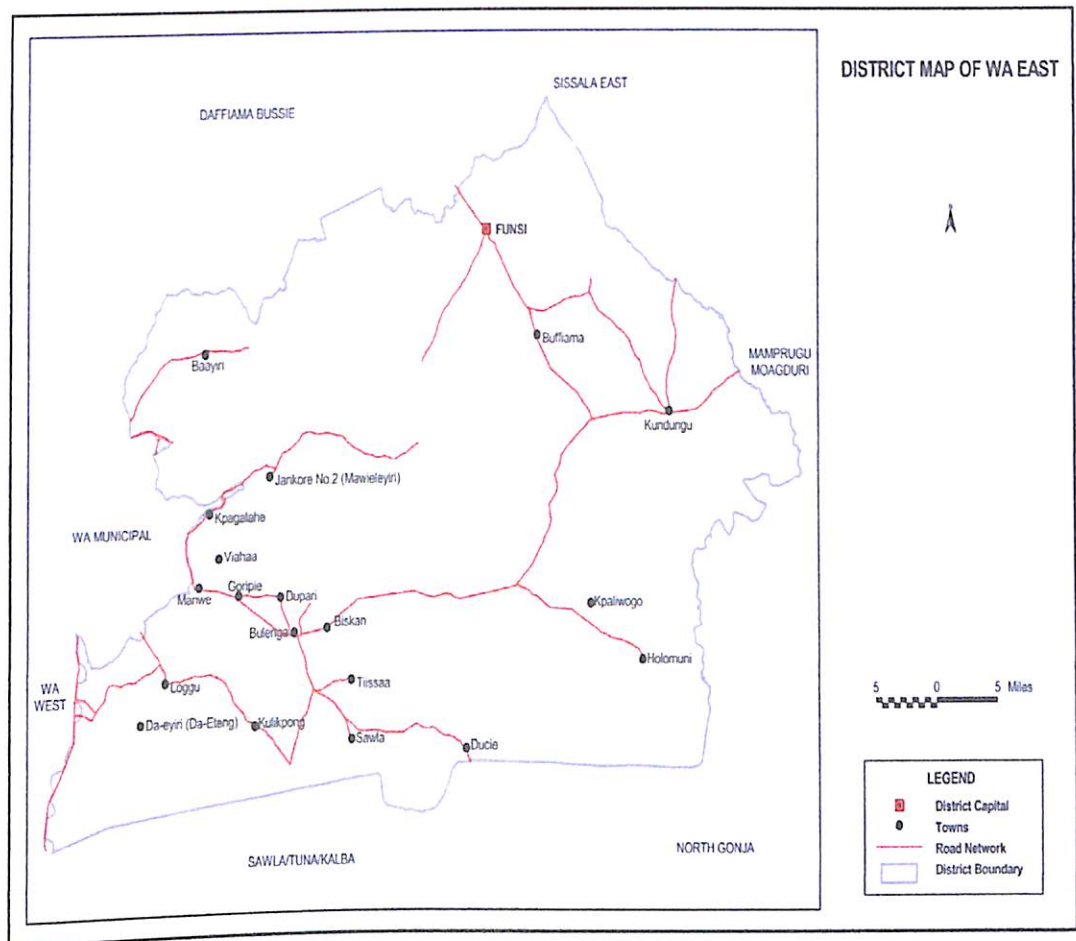


Figure : Map of Wa East District

Source: Adopted from GSS (2014b, p. 3)

The Wa East District has a poverty incidence of 83.8 percent, which is the second highest in the Upper West Region [Figure 1] (GSS, 2015). With the entire district being rural, the indication is that poverty in the district is largely a rural phenomenon. As such, the LEAP social assistance scheme was implemented in the district in 2008 (ILO, 2014) due to the high poverty prevalence and was to serve the purpose of mitigating poverty. This district was among the first three districts in the Upper West Region to benefit from

the scheme when it was piloted (ILO, 2014). As of 2016, the district had about 2,531 LEAP beneficiary households (Republic of Ghana, 2016b).

The LEAP programme in Wa East District is run by the DSW with support from DLEAPIC and CLEAPIC members. Their activities focus on targeting, monitoring and ensuring the distribution of cash to the beneficiaries in the district (ILO, 2014). The LEAP social assistance programme, itself, involves facilitating access to complementary services such as school feeding programme, micro credit, health insurance registration and participation in public work (ILO, 2014; MMYE, 2007).

Agriculture is the main economic activity in the district as about 94.4 percent of households engage in it (Wa East District Assembly, 2015). Their major farm activities are crop farming, tree growing, livestock rearing and fish farming. Small-scale industries such as “pito” brewing, gari processing, shea-butter extraction, weaving, pottery making and wood works employs about 3.1 percent of the labour force (Wa East District Assembly, 2015). Only a handful of the economically active population are engaged in commerce which mostly centres on buying and selling agricultural and manufactured products. More than 40 percent of the roads in the district are not accessible all year round but more particularly in the rainy season (Wa East District Assembly, 2015). This negatively affects transportation of farm produce to the market centres.

The Wa West district shares borders to the south with Sawla-Tuna-Kalba district; bounded to the North-West, by Nadowli district; East, by Wa Municipal and the West, by Burkina Faso [Figure 5] (GSS, 2014c). It has a population of 81,348 with an annual growth rate of 1.7 percent (GSS, 2013; Wa West District Assembly, 2013). The Wa West district is hundred percent

rural as well (GSS, 2013, 2014c) with a poverty prevalence of 92.4 percent, the highest in the Upper West Region [Figure 1] (GSS, 2015). Since the entire district is mainly rural; poverty, then, is primarily, a rural issue in the district.

As poverty levels are high, LEAP was instituted in 2008 in the district as a social assistance intervention to serve as a safety net for the poor and vulnerable (ILO, 2014). The DSW in the district is responsible for the administration of LEAP in this district but with the support of DLEAPIC and CLEAPIC members (ILO, 2014). Beneficiaries including caregivers of orphans and vulnerable children, elderly poor and people with disability receive membership cards to facilitate the purposes of easy identification. The beneficiaries of the scheme are paid bi-monthly through Ghana Post Office (ILO, 2014). This cash is complemented with services such health insurance registration, skills training, agricultural inputs, micro credit and provision of public works programmes to speed up poverty reduction, thereby, facilitating exit from the programme (MMYE, 2007). As of 2016, the district had 3,728 LEAP beneficiary households (Republic of Ghana, 2016b).

Agriculture is the major economic enterprise in the district with about 80 percent of households participating in it (GSS, 2014c; Wa West District Assembly, 2013). The main farm activities here include: crop farming, fishing and animal rearing (Wa West District Assembly, 2013). The district has a poor road network which badly affects the transportation of farm produce. Some other people in the district perform non-farm economic activities such as trading in agro-products and inputs, sales of livestock and marketing of food crops and household commodities.

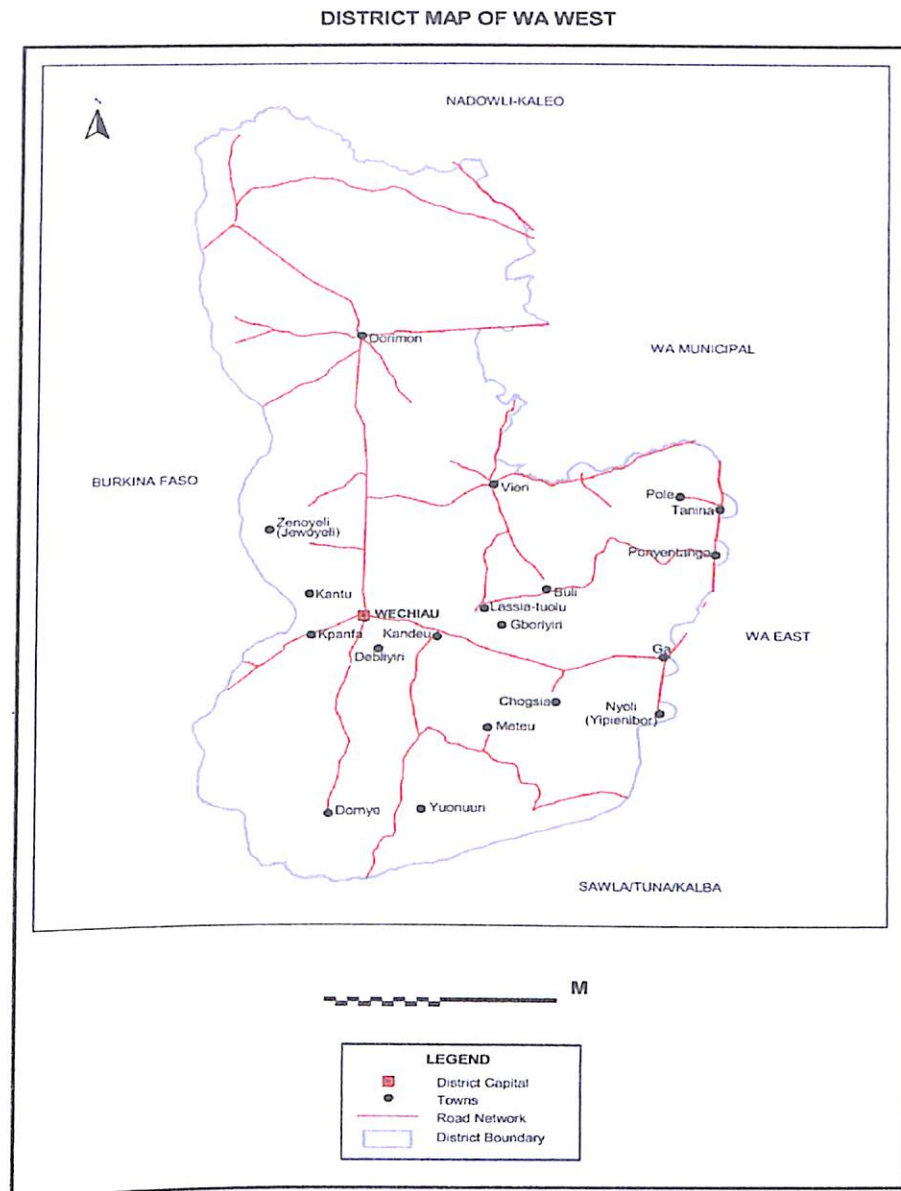


Figure : Map of Wa West District

Source: Adopted from GSS (2014c, p. 3)

Research Design

Philosophical paradigms lay the bedrock for the conduct of a social science research. The most significant philosophical paradigms underpinning empirical social research encapsulate positivism, interpretivism and pragmatism (Kumar, 1999; Sarantakos, 2005; Scotland, 2012; Uddin &

Hamiduzzaman, 2009). These philosophical standpoints in social research influence a researcher's ontology, epistemology, methodology and methods in a research endeavour. This signifies that they are the building blocks of social science research. Hence, they serve as the drivers of the entire research process.

The positivist thought contains a realist or objective ontology (Oppong, 2014; Sarantakos, 2005). That is, reality is objective and external to the individual. The core ontological proposition of the experimentalists is that reality is a concrete structure that lends itself to measurement in an objective manner. Within the positivists' epistemology, knowledge is only obtainable via sensory experiences and that positivism holds an empiricist epistemology (Sarantakos, 2005; Uddin & Hamiduzzaman, 2009). This suggests that knowledge is only attainable through quantitative observation of phenomena. Breen and Darlaston-Jones (2008) report that positivism proclaims knowledge as objective and value free, acquired by the use of the scientific method.

Research, in a positivist paradigm, uses a quantitative research approach (Sarantakos, 2005). The study designs adopted by positivists include survey, experimental and quasi-experimental designs (Breen & Darlaston-Jones, 2008; Creswell, 2003; Krauss, 2005). Positivists collect data using quantitative observation, questionnaire and interview schedule (Bhattacharjee, 2012; Creswell, 2003; Neuman, 2007). Under positivism, analysis of data normally encapsulates the use of statistical methods such as descriptive statistics as well as the parametric and non-parametric methods (Bhattacharjee, 2012; Neuman, 2007). Merits of the positivism paradigm include: the ability to study relationships, facilitation of generalisation, replicability of studies and

presentation of value free findings (Neuman, 2007; Sarantakos, 2005). Its weakness is that it fails to distinguish between appearance and essence of social events (Sarantakos, 2005).

The interpretivist paradigm, on the other hand, has an ontological locus situated in relativism where reality is individually constructed, leading to multiple realities (De Villiers, 2005; Leitch, Hill & Harrison, 2010; Scotland, 2012). The interpretive epistemology is one of subjectivism dependent on real world phenomena (De Villiers, 2005; Leitch *et al.*, 2010). According to the interpretivists, knowledge emerges via social constructions such as language, consciousness and shared meanings (Klein & Myers, 1999; Rowlands, 2005). This denotes that value free knowledge is not obtainable.

The interpretivists apply the qualitative research approach when conducting research (Leitch *et al.*, 2010). Some study designs utilised under interpretivism paradigm include case studies, phenomenology, hermeneutics and ethnography (Leitch *et al.*, 2010). For methods, the interpretivists normally employ interviews, focus groups discussion and observations (Bhattacharjee, 2012; De Villiers, 2005; Leitch *et al.*, 2010). Data analysis usually encompasses the researchers making their agenda and value system explicit from the outset (Leitch *et al.*, 2010). The critique of this paradigm is that it does not uphold objectivity and the results cannot be generalised (Mack, 2010).

In pragmatism paradigm of social research, knowledge claims arise out of actions, situations and consequences rather than antecedent conditions (Creswell, 2003). Pragmatism is not bound to any one system of philosophy and reality (Creswell, 2003; Yen, n.d.). For the pragmatists, truth is what

works at the time (Creswell, 2003). The pragmatists, therefore, reject any form of dualisms (Johnson & Onwuegbuzie, 2004). They believe in an external world independent of as well as embedded in the mind. Research conducted within this philosophical standpoint uses the mixed methods design since the investigators draw freely from both quantitative and qualitative assumptions (Creswell, 2003; Yen, n.d.).

Within the pragmatic paradigm, researchers have the right to select the methods, techniques and procedures of investigation that appropriately address issues of concern in a study (Creswell, 2003; Johnson & Onwuegbuzie, 2004). This illustrates that pragmatism promotes methodological pluralism. Johnson and Onwuegbuzie (2004) argue that this allows for the answering of research questions. In addition, the study designs from both positivism and interpretivism are applicable under pragmatism. This paradigm allows for the use of statistical methods that sanction generalisation of findings (Johnson & Onwuegbuzie, 2004) as well as non-statistical methods in data analysis.

Regarding the three philosophical thoughts – positivism, interpretivism and pragmatism, the assumptions of pragmatism seem to align more with this study. This is because the current study's concentration on issues of utilisation of cash transfer, contribution of LEAP to poverty reduction, exit strategies and challenges associated with LEAP encapsulated the collection of both quantitative and qualitative data concurrently. Considering the issues concerned, the pragmatism philosophical school of thought propositions provide the right window to address these key issues in the study adequately. Pragmatism is also vital for this study because some of the related earlier empirical studies applied it. On that account, this study, therefore, embraces

the pragmatic paradigm as the philosophical standpoint underpinning this work.

The current study employed the mixed methods research design. Mixed methods enquiry combines both qualitative and quantitative research assumptions (Creswell, 2003; Zohrabi, 2013). This strategy allows the use of many approaches in answering research questions rather than limiting researchers' choices (Johnson & Onwuegbuzie, 2004). In addition, investigators take a varied approach to method selection when conducting particular studies. The concurrent mixed methods design type was used for the study since this approach permits the combination of quantitative and qualitative data in order to provide a comprehensive analysis of the research problem (Creswell, 2003). In this approach, the collection of both quantitative and qualitative data is simultaneous, but this study tilts more towards the quantitative strategy.

This study adopted the concurrent mixed methods design because all the four objectives, primarily, involved the collection of some kind of quantitative and qualitative data. However, objectives one to three were largely quantitative in nature while objective four was mainly qualitative in outlook. In addition, this approach was used because it allowed for mixing of methods that could improve the validity and reliability of the data and their explanation (Zohrabi, 2013). Also, a number of previous studies (Handa *et al.*, 2013; Mutambara, 2011) on related topics employed mixed methods as their research approach and this serves as a motivation for the adoption of this approach in this study. Finally, this approach is proper for this study because it

permits the use of both statistical and non-statistical methods of analysis concurrently.

As regards the study design, even though the preponderant study design from the reviewed empirical studies was the experimental design, the unique situation of this study does not make its usage possible; thus, leading to the use of the after only design (one group post-tests only design) for this study. The after only design was used because of the absence of comparable baseline data. The after only design is a type of quasi-experimental study design in which the scholar is aware of a population's exposure to an intervention and desires to study its effect on the beneficiary group (Kumar, 1999, 2011). Cohen, Manion and Morrison (2007) indicate that the one group post-tests only design is where an experimental group receives treatment and then takes the post-test. Thus, this design has no control group and pre-test. Therefore, pre-test data is from recall of respondents or from existing records.

According to Bhattacharjee (2012), the before data is obtained after the implementation of the intervention. The baseline information construction depends on respondents' recall of the situation before the intervention obtainable using retrospective questions or from existing records. This implies that the before and after data is taken from the experimental group only. The change in the dependent variable (i.e., poverty) is the result of the difference between the before and the after observation (Kumar, 2011).

Alternative designs to the after only design include before and after design, control group design and double control design (Bhattacharjee, 2012; Kumar, 2011; Sarantakos, 2005). These designs have the power to quantify the effects of the extraneous variables which help to ascertain the full impact of

the intervention (Kumar, 1999). However, these alternatives equally have shortfalls such as maturation or regression effect, conditioning, changes in sample, the Hawthorne effect, instrumentation and the historical effect (Bhattacharjee, 2012; Kumar, 1999; Sarantakos, 2005). These challenges, similarly, affect the after only design.

In circumstances where the baseline data is unavailable, the alternative designs are not applicable, and that is where the after only design comes in handy. The argument of Cohen *et al.* (2007) that quasi-experimental designs are proper when experimental methods are not possible, therefore, lays the foundation for the use of the after only design. The merit of the after only design is that it is employed in programme evaluation because most schemes start without collecting baseline data and under such situations, the only choice left is to use this design (Bhattacharjee, 2012; Kumar, 1999). The after only design is right for this study because there is no baseline data on the target LEAP population in the study districts which was comparable with the data this study intends to gather.

The respondents, comprising LEAP beneficiaries, built the before situation of their poverty condition from recall. This suggests that retrospective questions aided in obtaining the baseline data. In the case of the after situation, data was easy to come by since the intervention, LEAP, is still under implementation. Furthermore, in order to determine the contribution of the programme only, the beneficiaries responded to questions on whether they attribute their current circumstances entirely to the intervention or otherwise.

Study Population

The study population includes beneficiaries of LEAP in rural areas of Wa West and Wa East districts, the District LEAP Implementation Committee (DLEAPIC) and Community LEAP Implementation Committee (CLEAPIC) members in those districts. Particularly, it consisted of the LEAP beneficiaries comprising caregivers of orphan and vulnerable children (COVC), elderly poor and persons with extreme disability (PWD) enrolled in 2013. For both districts, the total population of the LEAP beneficiaries for those enrolled in 2013 was 1,230 comprising 354 COVC, 310 PWD and 566 elderly poor.

The DLEAPIC and CLEAPIC population comprised all the members in the study districts. The DLEAPIC members include the District Chief Executive, a representative of the social services subcommittee, a representative of assembly members, the District Social Welfare Officer, the Director of the Department of Children and the Director of Education. The rest of the DLEAPIC members are the Director of Health, the Director of Labour and the Director of Information Service as well as religious and non-governmental organisations' (NGOs) representatives in the districts. The CLEAPIC members constitute volunteers selected in the LEAP beneficiary communities to take charge of the programme. Samples for the study were from these categories of population identified. Invariably, the data for the study was from those that formed part of the sample.

Sampling Procedures

The sample size for the LEAP beneficiaries was determined using Yamane's (1967) statistical method, which is:
$$n = \frac{N}{1 + N(e)^2}$$

Where: n= the desired sample size; N = the population size; e = the acceptable sampling error (.05)

That is: N=1230; e=.05; n=?

$$n = \frac{N}{1 + N (e)^2}$$

$$n = \frac{1230}{1 + 1230 (.05)^2}$$

$$n = \frac{1230}{1 + 1230 (.0025)}$$

$$n = \frac{1230}{4.075}$$

$$n = 301.840490797$$

$$n \approx 302$$

The sample size therefore, is 302 LEAP beneficiaries. Stratified random sampling was used in selecting the LEAP beneficiaries from the sampling frame based on the beneficiary category. The purpose of stratifying the population according to LEAP beneficiary category was because of heterogeneity of the population. The stratification was to ensure that each LEAP beneficiary category such as the elderly poor, COVC and PWD featured in the sampled population. After the stratification, simple random sampling was employed in selecting the right sample for each stratum on a proportional basis. The selection process of the respondents involved the lottery method which was possible with the aid of the sampling frame obtained from the Social Welfare Departments of both the Wa West and Wa East districts. The sample distribution is presented in Table 2.

Table 2: Sample Distribution of LEAP Beneficiaries

Beneficiary Category	Population			Sample		
	Wa West	Wa East	Total	Wa West	Wa East	Total
	District	District		District	District	
Caregivers of orphan and vulnerable children (COVC)	216	138	354	53	34	87
Elderly poor	379	187	566	93	46	139
Persons with extreme disability (PWD)	171	139	310	42	34	76
Total	766	464	1230	188	114	302

Source: Field survey (2016)

The sample for the DLEAPIC members was four, comprising two for each district. However, the sample for the CLEAPIC members was eight, comprising four for each of the districts. In all, the DLEAPIC and CLEAPIC members sampled were 12. Purposive sampling was employed in choosing the DLEAPIC and CLEAPIC members because they have adequate knowledge about the operation of the programme as they are the implementers of the LEAP social assistance scheme at the district and community levels. This category of respondents formed the key informants.

Data Collection

I collected data on issues such as the utilisation of the LEAP transfer, effects of the LEAP transfer, exit strategies and challenges that confront the operation of the LEAP scheme. Both primary and secondary data were collected (Table 3). Primary data were on the use of the transfer, effects of the

LEAP transfer, exit strategies and challenges that confront the LEAP social assistance programme while secondary data was on exit strategy only. I collected both quantitative and qualitative data (Table 3). Table 3 contains the sources of data, method of data collection and instruments of data collection.

Table 3: Summary of Study Objectives, Type of Data, Measurement Scale, Source of Data, Target Population, Methods, Instrument of Data Collection and Analytical Method

Specific Objective	Type of Data	Variable	Measurement Scale	Source of Data	Target Population	Methods	Instrument	Analytical Method
1. Analyse beneficiaries' utilisation of the LEAP transfer.	Quantitative	Regularity of cash grant, sufficiency of cash grant , uses of grant- consumption and investment, other sources of income and income from the sources	Nominal	Primary	LEAP beneficiaries	Interview	Interview schedule	Frequencies, Percentages, standard deviations, Cross-Tabulations & Chi-square test of independence
	Qualitative	Grant amount received	Ratio	Primary	DLEAPIC and CLEAPIC members	Interview and observation	Interview guide and observation guide	Thematic Analysis
2. Examine the differences in the poverty levels of beneficiaries before and after the utilisation of the LEAP transfer.	Quantitative	Enrolment of children in school, labour market participation , level of asset owned, level of savings, and level of access to healthcare	Nominal	Primary	LEAP beneficiaries	Interview	Interview schedule	Frequencies, Percentages, Cross-Tabulations, Chi-square test of independence & Mann-Whitney U test
	Qualitative	Food consumption and income	Ratio	Primary	LEAP beneficiaries, DLEAPIC and CLEAPIC members	Interview and observation	Interview schedule, observation guide and Interview guide	Thematic Analysis

Source: Author's Construction (2016)

Table 3: Continued

Objective	Type of Data	Variable	Measurement Scale	Source	Target Population	Methods	Instrument	Analytical Method
3. Examine exit strategies for the LEAP beneficiary households.	Quantitative	Modalities of exit, monitoring of conditionalities and effects, and complementary services provided Exit strategy of LEAP	Nominal	Primary	LEAP beneficiaries	Interview	Interview schedule	Frequencies, Percentages, & Cross-Tabulations
	Qualitative	Structure of exit, exit strategies, monitoring of conditionalities and effects, complementary services, release of grants and size of grant	Nominal	Primary	LEAP beneficiaries, DLEAPIC and CLEAPIC members	Interview	Reports from Department of Social Welfare and National social protection strategy document Interview schedule and Interview guide	Thematic analysis Thematic Analysis
4. Ascertain key challenges that limit the use of the LEAP transfer as a conduit for poverty reduction.	Quantitative	Occurrence of challenges, major challenges, and reporting mechanism for challenges	Nominal	Primary	LEAP beneficiaries	Interview	Interview schedule	Frequencies, Percentages, Cross-tabulations, Chi-square test of independence & Thematic Analysis
	Qualitative	General challenges, major challenges and reporting mechanism for challenges	Nominal	Primary	LEAP beneficiaries, DLEAPIC and CLEAPIC members	Interview	Interview guide	Thematic Analysis

Source: Author's Construction (2016)

Instruments Design

This section concentrates on the design of instruments that I employed in the collection of primary data. The instruments for data collection were interview schedule, observation guide and interview guide. The details of the design of these instruments are in the subsequent paragraphs.

An interview schedule aided in the collection of data from the LEAP beneficiaries. The justification for using this instrument was that most of the beneficiaries of LEAP in the two study districts were not literate and so the researcher and the enumerators had to administer the instruments. The interview schedule covered issues on the utilisation of the LEAP cash grant, effects of the cash transfer, exit and challenges facing the operation of the LEAP scheme.

I constructed the interview schedule according to the objectives of the study. The interview schedule had five sections containing both closed and open-ended items (APPENDIX A). The measurement of variables was based on the nominal and ratio scales (Table 3). Section one covered the background data of the respondent– the district, beneficiary category, sex and age. The next section captured items on the utilisation of the LEAP grant. Specifically, it focused on types of consumables the transfer is spent on, livelihood types as well as types of farm and non-farm ventures cash was invested in.

Section three entailed issues on the respondent's situation before and after benefiting from the LEAP scheme. Some issues in this section were enrolment of children in school, level of food consumption, level of asset owned, level of income, level of savings and level of access to healthcare. The fourth section, on the other hand, contained items on exit strategies.

Certain issues covered in this section were modalities for ending support, monitoring of conditionalities and effects, complementary services and regularity of transfer. The last section, then, covered the challenges that beneficiaries of the LEAP scheme encountered. Some issues in this section were: occurrence of problems, general difficulties faced, major challenges and mechanisms for reporting problems encountered.

I also employed an observation guide to collect qualitative data from the beneficiaries of the LEAP social assistance programme. The issues captured focused on the contribution of LEAP to poverty reduction. Specific issues observed were about: savings box, savings passbook and assets bought using LEAP transfer, businesses that LEAP transfer was invested in, health insurance registrations as well as children going to school (APPENDIX B). The data from this instrument aided in validating the data collected through the interviews.

An interview guide was also used in collecting qualitative data. This instrument contained themes based on the objectives of the study that were to guide the interviews (APPENDIX C). The interview guide covered issues on the utilisation of the LEAP cash grant, effects of the cash transfer, exit strategies and challenges facing the operation of the LEAP scheme. The researcher developed this interview guide. The key informants, comprising the DLEAPIC and CLEAPIC members, responded to this instrument. The motivation for employing interview guide was because it is easy to administer, provides opportunity to observe non-verbal behaviour of respondents, ensures completeness and facilitates the collection of in-depth information. Moreover,

this instrument was appropriate because it serves the purpose of triangulation of findings.

Pre-Testing

The pre-testing of the interview schedule was at the Jirapa district (now Jirapa Municipal). This was on a similar study population such as LEAP beneficiaries in the rural areas. The interview schedule was administered to 30 LEAP beneficiaries. Pre-testing of the instrument was to determine its suitability. Furthermore, this instrument was pre-tested to ensure face, content and construct validity as well as to guarantee its reliability. The pre-testing therefore, helped to identify weaknesses and ambiguities in the instrument, which aided in reshaping some of the issues.

First, a weakness was identified in the construction of the items on the consumables that the beneficiaries spent their LEAP cash grant on as some chose more than one option while the guide restricted them to one response choice. As a result, this item was changed to multiple responses after the pre-testing. Additionally, the issue of challenges were initially multiple responses; however, it was realised that most of the options listed were not responded to. The category, "other specify", was rather ticked by many of the respondents. As such, the question on the challenges encountered was corrected and made open response before the actual administration of the instrument in the study areas.

Actual Field Work

The collection of data for this study was from the 5th of November to the 10th of December 2016. This suggests that the data collection process lasted a month and six days. The collection of the data for the Wa West district was from the 6th of November to the 23rd of November 2016 while that of the Wa East district was from the 24th of November to the 10th of December 2016.

I contracted 10 enumerators to assist in the data collection. The chosen research assistants were natives of the districts, and this helped to address any language barrier issues. Each of the districts had five enumerators who interviewed the selected respondents. I educated them on the items on the interview schedule and on ethical behaviours in research. This training lasted for a day. The training was to equip the research assistants so that they would be in a position to interpret the items on the instruments uniformly and appropriately to ensure ease in the collection of the data as well as prevent unethical behaviours.

After the training, the enumerators moved to the various districts for data collection. I monitored the progress of work of the enumerators on the field while I personally conducted the key informant interviews which spanned five days. Key informant interviews were carried out in the Wa West district concurrently with the enumerators' field data collection. It lasted for three days, 17th to 19th November 2016. The remaining two days which covered 8th and 9th December 2016 were used for the data collection from key informants from the Wa East district. The summary of the activities of the entire field work is in Table 4.

Table 4: Summary of Actual Data Collection Processes

No.	Activity	Duration of activity	Date	Implementer(s)	Location
1.	Training of enumerators on interview schedule administration and ethical responsibility	1 day	05/11/2016	Researcher	Wa
2.	Administration of interview schedule	18 days	06/11/2016 to 23/11/2016	Five enumerators	Wa West district
3.	Key informant interview	3 days	17/11/2016 to 19/11/2016	Researcher	Wa West district
4.	Administration of interview schedule	17 days	24/11/2016 to 10/12/2016	Five enumerators	Wa East district
5.	Key informant interview	2 days	08/12/2016 to 09/12/2016	Researcher	Wa East district

Source: Author's Construct (2016)

Data Processing and Analysis

The collected data contained both quantitative and qualitative data. This therefore required both quantitative and qualitative analyses. The quantitative data were edited, coded, imputed into the Statistical Product and Service Solutions (SPSS) version 21 and cleaned before analyses were undertaken. These analyses involved the use of statistical techniques such as descriptive statistics, hypothesis test for two independent proportions,

Chi-square test of independence and Mann-Whitney U test. The presentation of the quantitative results was in tables. The qualitative data analysis, on the other hand, was by a manual process using thematic analysis. The presentation of the qualitative results took the form of texts, tables and figures. There was an integration of both the quantitative and qualitative analyses under each of the objectives to give a clearer and general picture of issues being analysed.

Objective one was analysed primarily using descriptive statistics, Chi-square test of independence and thematic analysis. Data on regularity of cash grant, sufficiency of cash grant, uses of grant – consumption and investment and other sources of income were on a nominal scale where the variables were categorical. As such, their analyses involved frequencies, percentages, cross-tabulations and Chi-square test of independence. The Chi-square test of independence was at 0.05 alpha level. The uses of the LEAP grant amount and income from other sources in financing consumption or investment were analysed using means and standard deviations because they were on the ratio scale. Conversely, the qualitative data on the uses of the LEAP cash grant that was from the key informants were analysed using thematic analysis. Overall, the analysis under objective one involved the integration of both quantitative and qualitative analysis.

The analysis of objective two entailed the use of descriptive statistics, Chi-square test of independence, hypothesis test for two independent proportions, Mann-Whitney U test and thematic analysis. Issues on savings, asset accumulation, access to healthcare and school attendance were analysed using descriptive statistical measures of frequencies, percentages and

cross-tabulations. These descriptive statistical measures aided in describing whether there was a change in the before and after situations.

Food consumption was analysed using Food Consumption Scores (FCS) proxy developed by the World Food Programme (WFP). The FCS is a proxy for household diet quantity and quality (Lovon & Mathiassen, 2014; WFP, 2015). The food groups measured in this approach cover main staples (cereals, starchy tubers and roots), pulses (legumes and nuts), animal protein (meat, fish and eggs), vegetables, fruits, milk and dairy products, oils and fats, sugar/sweets and condiments (Vulnerability Analysis, 2008; WFP, 2015). Each of these food groups has a weight determining its nutritional value varying from zero to four. The interpretations of the classification of FCS of people's consumption are in Table 5.

Table 5: Interpretation of Food Consumption Scores

No.	Food Consumption Score (FCS)/Threshold	Profile
1	0-21	Poor food consumption
2	21.5-35	Borderline food consumption
3	>35	Acceptable food consumption

Source: Adapted from Vulnerability Analysis (2008)

Beneficiaries of LEAP who have poor food consumption or borderline food consumption are those whose diet quantity is not adequate, with the quality as well, showing deficiencies in some nutrients. Thus, such people do not have adequate balanced diet consumption. However, for those with acceptable food consumption, they have access to adequate balanced diet. In addition, a hypothesis test for two independent proportions was conducted using

acceptable food consumption proportions for pre and post-LEAP periods for LEAP beneficiaries. The test was at 0.05 alpha level.

Mann-Whitney U test helped in analysing hypotheses one and two. This test helps in comparing differences between two independent groups when the dependent variable is ordinal or continuous but not normally distributed (Pallant, 2005; Sarantakos, 2005). In this case, the dependent variable for hypotheses one and two was income while the grouping or independent variables were beneficiaries' investment status and type of income generating activity. Since income violated the assumption of normality, it justifies the utilisation of Mann-Whitney U test.

According to Pallant (2005), it is permissible to use an alpha level of 0.05 so the testing of hypothesis one and two was at the alpha level of 0.05. Using the *p*-value approach, the decision rule is that, if the *p*-value is less than or equal to the level of significance ($p \leq \alpha$) then H_0 is rejected. This denotes that there is a significant difference between the groups on the dependent variable. If the *p*-value is greater than the level of significance ($p > \alpha$), then H_0 is not rejected, implying that there is no significant difference between the groups on the dependent variable.

The qualitative analysis under objective two involved the use of thematic analysis. This was used to analyse the before condition of the rural poor and their poverty condition after they benefited from the LEAP intervention. The issues covered were food consumption, income levels, savings, asset accumulation, access to healthcare and school attendance. The qualitative analysis buttressed the quantitative analysis to give a holistic picture of the beneficiaries' poverty condition before and after LEAP.

Thematic analysis was done manually following the inductive approach. Inductive approach means that the themes or codes identified are strongly linked to the data themselves (Thomas, 2006). Interview data were examined where codes were identified and polished with the process continuing until no new codes emerged (Yukhymenko *et al.*, 2014). The patterns that emerged helped to develop major themes for discussion.

Objective three was also analysed using descriptive statistics and thematic analysis. The descriptive statistics such as frequencies, percentages and cross-tabulations helped in analysing issues of modalities of exit, monitoring of conditionalities and effects and complementary services provided which were measured on a nominal scales. The qualitative data on targeting, structure of exit, modalities of exit, monitoring of conditionalities and effects, complementary services and release and size of grants were analysed using thematic analysis. They were used to reinforce the quantitative analysis when necessary.

Finally, the analysis for objective four entailed the application of descriptive statistics, Chi-square test of independence and thematic analysis. The descriptive statistical analysis helped in analysing the occurrence of challenges, the stages at which such challenges occur and the reporting mechanisms for the challenges. Chi-square test of independence was used to analyse occurrence of challenges in LEAP with respect to location while thematic analysis aided in analysing the general challenges, major challenges and reporting mechanisms for challenges mentioned by both the key informants and beneficiaries of LEAP. The challenges were first analysed in

an integrated manner and later separated to determine the major challenges from the beneficiaries and implementers' perspectives.

Ethical Procedures

Ethical clearance was obtained from the University of Cape Coast Institutional Review Board before the actual field work. The informed consent of the respondents was also sought. A statement relating to informed consent was at the beginning of the interview schedule requesting for the consent of respondents. This was repeated to the respondents at the beginning of each interview. Informed consent for key informants was sought through a letter of consent. The respondents were informed that their rights will be guaranteed and protected if they agreed to be included in the study and that participation in the study was voluntary.

The purpose of the study and procedure of the research were made known to the respondents. Respondents were informed that this study was not in any way injurious to them. Anonymity of participants was possible by numerically coding each returned interview schedule to ensure protection of their privacy and identity. In the case of responses from the key informant interviews, pseudo names were used. Respondents got assurance of confidentiality of data provided as they were solely for academic purposes.

Summary

The chapter first addressed the profile of the study areas being the Wa West and Wa East districts of the Upper West Region. These two districts were selected because they are the most poverty endemic areas in the region.

The study, then, dealt with the research design. Under the research design, the study adopted a pragmatic paradigm of research. This philosophical position resulted in the embracing of a concurrent mixed methods research design and the use of the after only design.

Subsequently, the chapter touched on the study population and sampling procedures. The study population covered LEAP beneficiaries, CLEAPIC and the DLEAPIC members. A sample size of 302 for the beneficiaries was statistically determined. Stratified random sampling and purposive sampling aided in the selection of the study respondents.

Afterwards, there was an examination of data collection and instrument design. Data were from both primary and secondary sources. The instruments designed were interview schedule, observation guide and interview guide. Later, there was pre-testing of the interview schedule in the Jirapa District using 30 respondents. The chapter touches on the actual field work as well with data collection commencing on the 5th of November and ending on the 10th of December 2016.

The next issue tackled in this chapter was the data processing and analyses. The quantitative analysis consisted of descriptive statistics, Chi-square test of independence, hypothesis test for two independent proportions and Mann-Whitney U test while the qualitative analysis involved thematic analysis. Ethical procedure was the last issue captured in the chapter. This encapsulated seeking of informed consent of respondents and ensuring confidentiality and anonymity. The subsequent chapters, five to eight, comprise discussion of the results based on the substantive objectives of the study.

CHAPTER FIVE

BENEFICIARIES' UTILISATION OF SOCIAL CASH TRANSFER: EVIDENCE FROM THE UPPER WEST REGION

Introduction

This chapter is devoted to finding answers to objective one and dealing with the background characteristics of the respondents. The objective focused on beneficiaries' utilisation of the LEAP grant transfer. The specific issues dealt with under the utilisation of the LEAP transfer encompassed access to LEAP grant, sufficiency of the grant, decision about utilisation of cash transfer, usage of grant as well as employment status of beneficiaries.

Objective one has its theoretical setting dependent on propositions of the entitlement, human capital, structural and cultural theories. The entitlement theory argues that the poor need external help in order to enable them meet their needs since they are helpless (Devereux, 2006). The structural theory of poverty, however, maintains that certain economic, political and social systems produce circumstances that reduce the prospects and resources to meet enhanced living (Jordan, 2004). The human capital theory, on the other hand, posits that investment in education and training are crucial to breaking the intergeneration poverty link (Royce, 2009) whereas the cultural theory of poverty has it that the poor are the cause of their predicament as they harbour certain behaviours that promote poverty (Sameti *et al.*, 2012). These tenets aid in assessing beneficiaries' utilisation of the LEAP cash grant.

The issues in this chapter were analysed using the concurrent mixed method approach where there was a blend of descriptive statistics, chi-square test of independence and thematic analysis on some of the issues of utilisation

of the LEAP cash grant to provide clarity. The analysis per issue was based on varied sample sizes because of multiple responses and in some instances, not applicable items. The issues of the deployment of the cash grant were analysed from the aggregate level and later disaggregated using location, sex and beneficiary category. With the qualitative data on reasons for considering the cash grant amount as sufficient or not, other sources of income to finance consumption and investments as well as other income generating activities, the thematic analysis was used.

Background Characteristics of Respondents

The background issues of respondents examined were location, sex, beneficiary category, age and number of school going age children in LEAP beneficiary households. The background findings are presented in the ensuing paragraphs. These are followed by findings on the substantive issues on access and utilisation of the cash transfer.

The first background characteristic considered was location. Out of the 302 respondents, 62 percent were from Wa West district while the remaining 38 percent were from the Wa East district. This distribution is probably because the severity and headcount of poverty is higher in the Wa West district than the Wa East district (GSS, 2015). According to Behrman *et al.* (2012) and Agymang *et al.* (2014), location is vital as it aids in analysing issues of utilisation of the LEAP cash grant. This is because the location of a beneficiary of LEAP may influence the use he or she puts the cash grant to.

The study also examined sex allotment of the respondents. Of the 302 respondents, 32 percent of them were males while the remaining 68 percent

were females. This illustrates that females constituted majority of the beneficiaries of the LEAP programme in the study areas as females are poorer than the males (GSS, 2007, 2015; United Nations, 2010). This is because females face much discrimination in terms of access to productive resources. Sex is important because it provides the platform for further disaggregating the issues of utilisation of the LEAP transfer as it has an effect on the usage of the LEAP cash grant (Handa *et al.*, 2013; Joha, 2012).

Another background feature of the respondents that I examined was beneficiary category (Table 6). The results revealed that of the 302 respondents, 29 percent were caregivers of orphans and vulnerable children (COVC), 46 percent elderly poor, and 25 percent were persons with extreme disability (PWD). This depicts that the elderly poor formed the modal beneficiary category. Beneficiary category is relevant in this study because it serves as a starting point for further disaggregating the utilisation of the LEAP grant as it may influence the mode of usage of the LEAP grant.

Table 6: Distribution of LEAP Beneficiary Categories

Beneficiary Category	Number	Percent
Care givers of orphans and vulnerable children (COVC)	87	29
Elderly poor	139	46
Persons with extreme disability (PWD)	76	25
Total	302	100

Source: Field survey (2016)

The age of respondents were also analysed. The results on age show that the minimum age of the respondents was 14 years while the maximum

was 105 with a mean age of 59.95 years (Median = 66.50; Skewness = -.33) and a Std. Deviation of 18.48. This suggests that most of the respondents are aged, and this result from the LEAP programme consciously targeting the poor who are aged (Handa & Park, 2012; MMYE, 2007). Age is critical in this study because it can have an influence on people's willingness and ability to use the LEAP cash grant to engage in productive work (Hagen-Zanker *et al.*, 2016).

There was, also, an analysis of the number of children of school going age in LEAP beneficiary households. The results portray that the median number of children of school going age in a household is 3.00 (Mean = 3.60; Std. Deviation = 2.42; Skewness = 1.00) with an associated quartile deviation of 4.5. The minimum number of LEAP beneficiaries in a household is one and the maximum, 10. The children of school going age in a household is important as it aids in explaining the use of the LEAP grant and the extent to which the development of children's human capital can serve as a springboard for the household to break out of the poverty bracket (Handa *et al.*, 2013; Soares *et al.*, 2008). The subsequent sections focus on access and utilisation of the transfer.

Access to LEAP Grant

The issue of access to LEAP cash grant is important as it affects the usage of such grants and the possibility of improving beneficiaries' living conditions and, consequently, developing the capacity of beneficiaries to exit successfully from the programme (Agyemang *et al.*, 2014; Devereux & Sabates-Wheeler, 2015; Medellín *et al.*, 2015). The issues covered include

LEAP grant amount received bi-monthly, satisfaction with bi-monthly payment cycle, payment period of the cash grant, number of times grant has been received and the payment mode. These issues are presented in the proceeding paragraphs.

The payment of the LEAP cash grant to beneficiaries is bi-monthly. The results show that the median amount received by beneficiaries is GH¢64.00 (Mean = 71.53; Std. Deviation = 13.23; Skewness = 1.53) with an associated quartile deviation of 21. The minimum amount received is GH¢66 and the maximum, GH¢106. Key informants attest to this. The key informants pointed out that a household with one beneficiary gets GH¢66 bi-monthly while a household of two members receives GH¢76. If a household has three members, it is given GH¢88 while a household with four or more beneficiaries gets to take home GH¢106. However, the LEAP cash grant amounts reported by Agbaam and Dinbabo (2014) were lower with the minimum grant to beneficiaries being GH¢8 and the maximum, GH¢15 for the year 2008. This suggests a rise in the LEAP grant amount over time.

The finding that beneficiaries of LEAP have access to bi-monthly cash grant is in line with the illustration in the conceptual framework that beneficiaries of social assistance programmes are given cash stipends as part of the scheme package to meet their needs. According to the entitlement theory, the LEAP grant disbursed to the beneficiaries serves as an endowment for them (Osmani, 1993; Sultana, 2002). This, they can deploy in acquiring different bundles of goods and/ or services (Sen, 1986). Thus, the cash grant serves as an advantage for the beneficiaries to break from intergenerational

poverty claimed by the cultural theory of poverty (Abdulai & Shamsiry, 2014; Curley, 2005).

The key informants mentioned the factors that are taken into account in the determination of the LEAP grant amount. The factors include: the number of beneficiaries per household, vulnerability levels of the potential beneficiaries and the minimum wage. An examination of page 44 of the National Social Protection Strategy (NSPS) document of LEAP also attested to these facts (MMYE, 2007) advanced by the key informants.

According to the MMYE (2007), the determination of the LEAP cash grants takes into account the number of beneficiaries, vulnerability of beneficiaries and ability of grant to procure basic needs. Also, the Republic of Ghana (2016c) and Niyuni (2016) both indicated that in Ghana, the LEAP grant amount is fixed using the number of eligible members in the household. Holmes and Uphadya (2009), White *et al.* (2010) and Truelove and Duncalf (2012) made similar discoveries in Nepal, South Africa and Somalia respectively that beneficiaries per household, vulnerability levels and the minimum wage levels influenced the fixing of the cash grant amounts.

As beneficiaries received the LEAP cash grant every two months, it was necessary to ascertain their level of satisfaction with such an arrangement. Of the 302 respondents who received the LEAP grant, 84.8 percent were satisfied with the bi-monthly cash grant payment arrangement. This is consistent with Truelove and Duncalf's (2012) finding that beneficiaries of social assistance programmes operated by Oxfam, Care and Save the Children in Ethiopia, Kenya and Somalia were largely content with the payment period.

Respondents' level of satisfaction with the bi-monthly payment procedure of the LEAP grant was further analysed using location (Table 7). The results illustrate that 82.4 percent of respondents in the Wa West District and 88.6 percent of those in the Wa East District indicated that they were satisfied with the current bi-monthly payment schedule. A chi-square test of independence was used to determine whether the LEAP beneficiaries' satisfaction about the bi-monthly grant payment was different with respect to location. The test was not statistically significant ($\chi^2 = 1.360$; $df = 1$; $p\text{-value} = 0.202$) at the 0.05 level of alpha, suggesting that the perception of LEAP beneficiaries about their satisfaction with the bi-monthly grant payment was the same in both districts.

Table 7: Satisfaction with Bi-monthly Payment Cycle by Location

Satisfaction	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%		
Satisfied	155	82.4	101	88.6	256	84.8
Not satisfied	33	17.6	13	11.4	46	15.2
Total	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 1.360$; $df = 1$; $p\text{-value} = 0.202$

The degree of respondents' satisfaction with the bi-monthly payment schedule was also examined using beneficiary category (Table 8). The results demonstrate that in terms of beneficiary category, 76.3 percent of PWDs, 86.2 percent of COVC and 88.5 percent of the elderly poor were satisfied with the

bi-monthly payment plan already in place. A chi-square test of independence was performed to determine whether the LEAP beneficiaries' satisfaction about the bi-monthly grant payment was different in terms of beneficiary category. The result was not statistically significant at the five percent level ($\chi^2 = 5.835$; $df = 2$; p -value = 0.064). This illustrates that the views of the LEAP beneficiaries regarding their satisfaction with the bi-monthly grant payment was similar among the elderly poor, COVC and PWD.

Table 8: Satisfaction with Bi-monthly Payment Cycle by Beneficiary Category

Satisfaction	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Satisfied	75	86.2	123	88.5	58	76.3	256	84.8
Not satisfied	17	13.8	16	11.5	18	23.7	46	15.2
Total	87	100.0	139	100.0	76	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 5.835$; $df = 2$; p -value = 0.064

Note: COVC = Care givers of orphans and vulnerable children; PWD =

Persons with extreme disability

The 256 respondents as depicted in Table 8 who indicated that they were satisfied with the bi-monthly payment plan gave numerous reasons to support their stance. Out of the 520 multiple responses, serving as an additional income (40.4%), grant being free (23.1%), preventing wasteful spending (15.4%), payment being on schedule (11.5%) and aiding in planning (9.6%) were the reasons that respondents provided as accounting for their

satisfaction with the bi-monthly payment plan. Gordon (2011) made a similar finding in Sudan that most of the beneficiaries in the Save the Children Cash Transfer project were satisfied with their cash grant payment period, noting that it afforded them a guaranteed amount.

On the other hand, the 46 respondents, as shown in Table 8, who indicated dissatisfaction with the bi-monthly payment also advanced explanations to support their opinion. Of the 101 multiple responses, small grant (38.5%), payment interval being too long (25.7%), delays (20.7%) and not allowing for effective planning (15.1%) were the main reasons cited. This finding is similar to that of Hamad and Pavanello (2012) as well as Jones and Shaheen (2012) that beneficiaries of the Palestinian National Cash Transfer Programme were not pleased with their grant payment period because the payment cycle was long and did not allow them to plan, payments were delayed and the grant amount was meagre. Likewise, Agbenyo *et al.* (2017) found that beneficiaries of LEAP in the Wa Municipality who said the grant amount was insufficient attributed it to the grant not being enough to meet the rising cost of living.

There was an examination of the payment schedule of the LEAP grant. This was vital because the regularity and timeliness of the payment will allow the beneficiaries to be able to plan effectively as to how to use the money (Slater, 2009). The results show that out of the 302 respondents, 90.1 percent received their cash grant on time. This concurs with the findings of Gordon (2011) that in Sudan, majority of the beneficiaries of Save the Children Cash Transfer project were content with their payment periods. The rest (9.9%) of the respondents, however, said they did not receive their grant at the scheduled

period. Similar findings were made by Chiwele (2010) that in Zambia, there were delays in the payment of the cash grants to beneficiaries. Delays in getting grants limit the entitlement set beneficiaries can use their endowment to acquire as argued by the entitlement theory (Osmani, 1993).

The interviews with key informants showed that largely, the payment of the LEAP cash grant to beneficiaries was on schedule. They indicate that payment usually starts from the 15th and lasts until the 25th of the second month designated for payments of the cash grant. This was possible because they followed a national calendar. The factors influencing the payment period were the release of funds and the internet network conditions of the payment points. This is similar to the outcomes of the studies of Chiwele (2010), Gordon (2011), Fernandez and Olfindo (2011) and Government of Ghana (2013) that the preparation of grant payroll and funding situation were the conditions that determined the payment time.

For example, a key informant from the Wa West District (18th November, 2016) pointed out that, “in our district, payment of the beneficiaries’ bi-monthly cash grant has generally been on the designated time periods. We never miss the payment time table because of prudent planning.” Likewise, a key informant from the Wa East District (9th December, 2016), also, indicated that, “rarely do we miss our appointed payment period. Even if it occurs it might be attributed to the delays in the release of funds from the national level and/or challenges with the collaborating paying bank.” This suggests that the payment periods were largely met by the implementers. Similarly, Gordon (2011) noted that in Sudan, payment schedule of the beneficiaries of Save the Children Cash Transfer project were normally met.

The period for receiving the LEAP cash grant was also analysed using location (Table 9). The results demonstrate that more than four-fifths of the respondents in both districts received their grant at the scheduled time. Out of the 188 respondents in the Wa West District and the 114 respondents of the Wa East District, 89.9 percent and 90.4 percent respectively received the grant as scheduled. A chi-square test of independence was carried out to establish if there was a difference in the LEAP grant payment schedule according to location. The test was statistically insignificant at the 0.05 level of alpha ($\chi^2 = 0.000$; $df = 1$; $p\text{-value} = 1.000$) which implies that the scheduled period respondents received the grant was similar in both districts.

Table 9: Period Cash Grant is Received by Location

Cash Grant	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%		
On schedule	169	89.9	103	90.4	272	90.1
Not on schedule	19	10.1	11	9.6	30	9.9
Total	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 0.000$; $df = 1$; $p\text{-value} = 1.000$

A variety of reasons were advanced by respondents to support their positions of either indicating that the LEAP cash transfer was paid on the designated dates or not. It is evident from Table 9 that the 272 respondents who received their LEAP cash transfer at the scheduled times claimed that on the designated dates for payment of the grant, the implementers normally fulfilled their part of the commitment without fail. They indicated that on the

payment days, the implementers usually come early to begin the payment of the grant. This accounted for their ability to pay most of the beneficiaries on the designated payment days.

On the other hand, the 30 respondents, as shown in Table 9, who indicated that payments delayed stated this was because on the scheduled payment days there were usually delays in the payment at the payment points resulting in the inability to pay all the beneficiaries. This supports Bawelle's (2016) finding that some administrative bottlenecks hamper the work of LEAP implementers. Beneficiaries who did not receive their cash on the appointed dates and those who are not from the payment point or community were inconvenienced as they had to travel back home at a cost or look for accommodation at the payment centre. This finding is consistent with the relationships in the conceptual framework on challenges. The conceptual framework shows that challenges such as administrative and beneficiary related ones may emerge in the operation of social assistance schemes.

The frequency of receipt of the grant by beneficiaries plays a crucial role in helping them plan on how to use the grant appropriately to meet their needs. According to the key informants, the payment of the LEAP cash transfer to the beneficiaries was in cycles. Each cycle of payment of the grant consists of two months. This corroborates the findings made by Maluccio (2010) and Agbaam and Dinbabo (2014) that in Nicaragua and Ghana, the payment cycle for most social assistance schemes is normally bi-monthly. The key informants pointed out that in a year, the total payment cycles were supposed to be six. However, in Yemen, a payment cycle was every three months, adding up to four times in a year (Bagash *et al.*, 2012) while that of

the Philippines is monthly, that is a 12 times cycle in a year (Fernandez & Olfindo, 2011).

The results in Table 10 present respondents' opinion on the number of times they received their cash transfer payment in 2016. The results show that the number of times beneficiaries received their LEAP grant varies from one to six times. It also depicts that 75.2 percent of the beneficiaries received their grants six times during the year. Similarly, the key informants noted that most of the beneficiaries received payments for six times. They stated that beneficiaries receiving payments less than six times in the year could be attributed to problems with their money not reflecting on the e-zwich card or the possibility that payments for the last cycle of the year had not been made yet. This contradicts Joha's (2012) finding that LEAP beneficiaries in the West Mamprusi District missed some payment cycles.

Table 10: Frequency of Payment of the LEAP Grant

Cycle Payment in 2016	Number	Percent
1	3	1.0
2	3	1.0
3	7	2.3
5	62	20.5
6	227	75.2
Total	302	100.0

Source: Field survey (2016)

The frequency of payment of the LEAP grant was disaggregated using location (Table 11). This was to assist in determining whether the opinions of the respondents varied according to their district of origin. The results show

that of the 188 respondents from the Wa West District, 91.5 percent indicated that they received their cash grant payment six times in 2016. On the contrary, in the Wa East District, the modal (49.1%) frequency of payment of the cash grant for 2016 was five times. A chi-square test of independence was used to examine if differences existed in frequency of payment with respect to location. The test was significant at the five percent level ($\chi^2 = 92.678$; $df = 4$; $p\text{-value} = 0.000$), denoting variation in the number of cycle of payment between the two districts with more respondents in the Wa West District being paid all the six cycles in 2016 than those from the Wa East District.

Table 11: Frequency of Payment of the LEAP Grant by Location

Cycle Payment in 2016	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%		
1	2	1.1	1	0.9	3	1.0
2	3	1.6	0	0.0	3	1.0
3	5	2.7	2	1.8	7	2.3
5	6	3.2	56	49.1	62	20.5
6	172	91.5	55	48.2	227	75.2
Total	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 92.678$; $df = 4$; $p\text{-value} = 0.000$

The payment mode of the LEAP cash grant was another issue examined. In the interview with the key informants, they pointed out that before 2016, payment of the LEAP cash grant to beneficiaries was a manual process. During that time, there were radio announcements to alert the beneficiaries a week to the date for payment. Also, a week to payment, the

CLEAPIC members notified the beneficiaries to converge at the payment points. With the manual process, there was vetting of beneficiaries' documents after which they went to the post office for payment. This corroborates the findings of Vincent (2010) and ILO (2014) that in Ghana, the payment of the LEAP grant was through the post office.

However, from 2016, the key informants indicated that there was an introduction of a biometric payment system. This new system provides beneficiaries with e-zwich cards on which their bi-monthly grant is loaded. With the e-zwich card, the beneficiaries go through a validation process and then can withdraw their money. The designated banks where the beneficiaries can collect their grants were National Investment Bank and GN Bank for the Wa West District and Ghana Commercial Bank for the Wa East District. These findings are similar to those made by Bagash *et al.* (2012) that banks were used in the payment of cash grants to beneficiaries of social assistance schemes in Yemen.

The biometric system is important because it introduces the beneficiaries to the banking system. In addition, the biometric payment system has the possibility of reducing malpractices of implementers asking beneficiaries to give them money. In this respect, Gelb and Decker (2011) stated that biometric registration has led to a reduction in corrupt practices in social assistance schemes in countries like Botswana, South Africa and Nigeria.

The key informants indicated that under the biometric system as well, radio announcements are made a week to the payment time which is complemented by CLEAPIC members notifying the beneficiaries. This signals

that beneficiaries of the LEAP scheme get adequate notification about the period for the payment of their cash grant. This is, however, contrary to the finding made by Gordon (2011) that in South Sudan, beneficiaries of the Save the Children Cash Transfer project receive just 24 hours notice to come for their cash grant.

The level of adequacy of the LEAP cash grant given to the beneficiaries was yet, another issue. The adequacy of the grant, according to Agyemang *et al.* (2014), determines whether it will be able to cater for beneficiaries' needs or not. As such, respondents' perception about the sufficiency of the LEAP cash transfer they receive was, also, examined. The results reveal that 65.6 percent of the respondents affirmed that the LEAP cash transfer they receive was sufficient for them. Gordon (2011) made similar findings in South Sudan that many of the beneficiaries of the Save the Children Cash Transfer project indicated that they were satisfied with the cash grant amount.

The above finding is also consistent with the relationships shown in the conceptual framework that with beneficiaries getting access to adequate grant, it will enable them meet their basic needs and commitments. It, as well, supports the claim of the entitlement theory that the adequacy of a person's endowment set facilitates the acquisition of entitlement set (Osmani, 1993; Sen, 1990). This implies that with the grant being adequate, beneficiaries will be able to procure the bundles of goods and/or services that they require to improve their living conditions.

The respondents who noted that the cash grant amount was sufficient cited some reasons to back the point. Out of the 412 multiple responses,

meeting basic needs (26.7%), regularity of grant (22.6%), better than nothing (20.4%), being free (18.2%) and reducing financial burden (12.1%) emerged as the reasons cited. Similarly, Gordon (2011) found that beneficiaries of Save the Children Cash Transfer project were satisfied with the grant amount because it afforded them a monthly guaranteed amount. Bukuluki and Watson (2012) also found that in Uganda, beneficiaries of the Senior Citizen Grant were satisfied with the grant amount offered, arguing that it was a reliable source for survival and a symbol of the government's pledge to meeting their needs.

Less than 35 percent of the respondents noted that the cash grant was not adequate. This concurs with Chiwele's (2010) finding, in Zambia, that the cash grant given beneficiaries was not enough. The 104 respondents who reported that the LEAP cash grant received was not sufficient claimed that this was because the amount could not meet their needs as it is small. In related studies, Mutambara (2011) and Joha (2012) also found that cash grants from social assistance programmes in Zimbabwe and Ghana respectively were paltry and could not meet the needs of the beneficiaries.

The insufficiency of the grant suggests that the intergenerational poverty asserted by the cultural theory of poverty will perpetuate, not because of beneficiaries' deficiencies (Abdulai & Shamshiry, 2014; Sameti *et al.*, 2012), but because of the programme implementation limitations. This implies that the inability of the poor to improve their conditions is traceable to an external source which they have no control over as claimed by the structural theory of poverty (Cotter, 2002; Royce, 2009).

The issue of who makes the decision as to the usage of cash grant from a social cash transfer scheme, in a way, has an influence on its possible impact on the beneficiaries (Harvey, 2007; Jaspars *et al.*, 2007; Samson, 2009). On that note, it was critical to identify who decides how the cash grant of LEAP should be utilised by the beneficiaries (Table 12). The results denote that beneficiaries, non-beneficiary members, both beneficiary and non-beneficiary members as well as the LEAP implementers all made the decision about the utilisation of the LEAP cash grant.

Table 12: Identified Decision Makers on Usage of the LEAP Cash Grant

Decision maker	Number	Percent
Beneficiaries	222	73.5
Non-beneficiary members	6	2.0
Both beneficiary and non-beneficiary members	43	14.2
LEAP implementers	31	10.3
Total	302	100.0

Source: Field survey (2016)

Specifically, 73.5 percent of the 302 respondents indicated that beneficiaries were those that made the decision about the use of the LEAP cash transfer. This is consistent with the findings by Gordon (2011) and Truelove and Duncalf (2012) that beneficiaries of social assistance programmes are those that take the major decisions as to the deployment of the cash grant. This creates the opportunity for beneficiaries to have a choice, flexibility and dignity (Gelb & Decker, 2011; Harvey, 2007). Also, the relationships indicated in the conceptual framework on the utilisation of cash

grants from social assistance programmes support this finding that the major decision makers are the beneficiaries. The kind of decision the beneficiaries make about the usage of the grant, as illustrated in the conceptual framework, will influence their chances of getting out of poverty.

About 14 percent of the respondents noted that both beneficiaries and non-beneficiaries jointly made the decision as to how to use the LEAP grant. Non-beneficiary members and LEAP implementers contribute about 12 percent of inputs in the decision making process. This corroborates the finding by Mutambara (2011) that in Zimbabwe, both beneficiaries and non-beneficiaries participated in decision making about the usage of cash grant from social assistance schemes. This finding is, also, in line with the illustration in the conceptual framework that decision-making about the usage of the cash grant may involve multiple actors including beneficiaries and non-beneficiaries. It is also consistent with the claim of the cultural theory of poverty that the poor cannot be trusted that they will make wise decisions (Gajdosikienė, 2004; Royce, 2009) about the utilisation of the grant.

Likewise, the key informants reveal that beneficiaries, non-beneficiaries and implementers all participated in making the decision about the usage of the cash grant. They, nevertheless, indicated that beneficiaries and implementers were those that mostly influenced the usage of the cash grant. In this respect, a key informant from the Wa East District stated that:

As the implementers, we normally advise the beneficiaries to use the grant for consumption and investment. This is dependent on the guidelines in the LEAP programme manual. The beneficiaries are equally allowed to use the money in the best possible ways to meet

their needs. (Key informant from the Wa East District, 9th December, 2016).

The quotation signifies that largely the mantle about the utilisation of the cash grant lies within the bosom of the beneficiaries. This is because the beneficiaries are not obliged to follow, strictly, what the implementer advises. This is consistent with the rationale behind unconditional social cash transfer programmes where beneficiaries have autonomy in the grant utilisation to meet their felt needs that might be unknown to the outsider (Arnold *et al.*, 2011; Gelb & Decker, 2011).

There was a disaggregation of the issue of decision making about the usage of the LEAP cash grant by location of the respondents (Table 13). The results illustrate that 75.5 percent of respondents from the Wa West and 70.2 percent of those from the Wa East Districts stated that beneficiaries were those that made the decision about the utilisation of the LEAP cash grant they received in their households. Additionally, the results showed that in the Wa West and Wa East Districts, implementers of LEAP and non-beneficiaries respectively did not play any role in decisions making towards the use of the LEAP transfer.

A chi-square test of independence examined whether there are differences in decision makers in the utilization of the cash grant with regard to location. The test was statistically significant at the 0.05 alpha level ($\chi^2 = 72.365$; $df = 3$; $p\text{-value} = 0.000$), meaning, there were variations in the number of decision makers about the utilisation of the LEAP cash grant between the two districts. The results showed that more respondents in the Wa West District noted that beneficiaries were those making decisions compared

to those in the Wa East District. This implies that respondents in the Wa West District have more control on the use of the cash grant than those of Wa East. This occurred because the programme implementers in the Wa West District gave the beneficiaries much control of the usage of the stipend while the same cannot be said of those from the Wa East District.

Table 13: Decision Makers on Usage of Cash Grant by Location

Decision Maker	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%		
Beneficiaries	142	75.5	80	70.2	222	73.5
Non-beneficiary members	6	3.2	0	0.0	6	2.0
Both beneficiary and non-beneficiary members	40	21.3	3	2.6	43	14.2
LEAP implementers	0	0.0	31	27.2	31	10.3
Total	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 72.365; df = 3; p\text{-value} = 0.000$$

According to Jaspars *et al.* (2007) and Pellerano and Barca (2014), beneficiaries know more about their needs than any third party; hence, will make good decisions. Similarly, the conceptual framework explains the finding as it suggests that confidence reposed in beneficiaries allows them to have much control over the use of the grant. This also feeds into the argument of the entitlement theory that beneficiaries are rational and will make the right choice with respect to utilisation of the cash grant (Jaspars *et al.*, 2007). However, this is contrary to Sameti *et al.*'s (2012) claim that the cultural

theory posits that the poor cannot be trusted to make rational decisions and so will need to be guided.

The decision about the utilisation of the LEAP cash grant was also examined using sex of the respondents (Table 14). The results denote that 82.5 percent of males and 69.3 percent of females indicated that beneficiaries were those that made the decisions about the use of the LEAP grant. Nonetheless, the females, further, indicated that all the various categories played a role in decision making about the utilisation of the cash transfer. A chi-square test of independence examined whether there were variations in decision makers in the utilization of the grant based on sex. This was, however, not significant at the five percent level ($\chi^2 = 7.244$; $df = 3$; $p\text{-value} = 0.065$).

Table 14: Decision Makers on Usage of Cash Grant by Sex

Decision Maker	Sex				Total	
	Male		Female		N	%
	N	%	N	%		
Beneficiaries	80	82.5	142	69.3	222	73.5
Non-beneficiary members	0	0.0	6	2.9	6	2.0
Both beneficiary and non-beneficiary members	10	10.3	33	16.1	43	14.2
LEAP implementers	7	7.2	24	11.7	31	10.3
Total	97	100.0	205	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 7.244$; $df = 3$; $p\text{-value} = 0.065$

Decisions about the use of the LEAP cash transfer was, again, examined using the beneficiary category (Table 15). The results revealed that 51.7 percent of COVC, 83.5 percent of the elderly poor and 80.3 percent of PWD pointed out that beneficiaries were those that largely made the decisions

regarding the spending of the LEAP cash grant received. To examine whether there were differences in decision makers in grant use with respect to beneficiary category, a chi-square test of independence was conducted. This was statistically significant ($\chi^2 = 44.774$; $df = 3$; p -value = 0.000) at the 0.05 alpha level implying that there are differences in decision makers about the utilisation of the grant based on beneficiary category. The elderly poor emerged as those who largely made decisions followed by the PWD with the COVC being the least in that respect.

Table 15: Decision Makers on Usage of Cash Grant by Beneficiary Category

Decision Maker	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Beneficiaries	45	51.7	116	83.5	61	80.3	222	73.5
Non-beneficiary members	2	2.3	1	0.7	3	3.9	6	2.0
Both beneficiary and non-beneficiary members	27	31.0	15	10.8	1	1.3	43	14.2
LEAP implementers	13	14.9	7	5.0	11	14.5	31	10.3
Total	87	100.0	139	100.0	76	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 44.774$; $df = 6$; p -value = 0.000

Note: COVC= Care givers of orphans and vulnerable children; PWD = Persons with extreme disability

The above finding means that it is because the elderly poor and PWD do not have to fulfil any conditionality which is why they have the opportunity to make decisions about how to utilise the cash grant in any way they deem fit

(Harvey, 2007; Jaspars *et al.*, 2007). The finding also supports the illustrations in the conceptual framework that usage decision-making about the cash grant from social assistance programmes is dependent on the beneficiary category. Furthermore, the finding is in line with the position of the cultural theory that the poor may be the cause of their own problems (Bradshaw, 2006; Jordan, 2004), as such, should not be given total control. That may account for COVC not having total control over the decision-making about utilisation of the cash grant compared to the other beneficiary categories.

Utilisation of the Cash Grant

The LEAP grant is meant to ensure that the beneficiaries are able to meet their personal needs. This is premised on the assumption of the entitlement theory that the poor cannot meet their needs without external help (Ikejiaku, 2009; Peppiatt *et al.*, 2001) and the structural theory's argument that economic, political and social systems deprive people of opportunities (Royce, 2009). These, together with the human capital theory's claim that education makes a person competitive in the labour market (Ogujiuba *et al.*, 2011), help in explaining the use of the cash grant.

The use of the cash grant by beneficiaries will influence their ability to get out of poverty or otherwise. This is depicted in the conceptual framework of the study where the type of utilisation of the grant may or may not induce reduction in poverty. This section, therefore, centres, specifically, on the general usage of cash grant, usage of cash grant for consumption and usage of cash grant for income generating activities.

There was a consideration of the deployment of the LEAP cash grant from a general standpoint to identify the broad uses of the grant. The results of beneficiaries' utilisation of the LEAP grant are presented in Table 16. The results hint that 61.3 percent of the 302 respondents used their LEAP cash transfer for consumption purposes while 38.4 percent used it for both consumption and income generating activities. Similarly, it was evident from the key informant interviews that some of the beneficiaries consume the entire grant while others consumed and invested at the same time. For instance, a key informant noted, "most of the beneficiaries of LEAP use their money to acquire their basic needs with only few of them investing it in income generating ventures" (Key informant from the Wa West, 18th November, 2016). This means that the utilisation of grants were, mainly, for consumption.

Table 16: Deployment of the LEAP Grant

Utilisation Type	Number	Percent
Consumption	185	61.3
Income generating activities	1	0.3
Both consumption and Income generating activities	116	38.4
Total	302	100.0

Source: Field survey (2016)

The finding that respondents mostly utilised the cash grant for consumption leaving less for investment into income generating activities concurs with the discovery made by Soares *et al.* (2008) that beneficiaries of Tekoporã cash transfer programme in Paraguay used their cash grants largely for consumption with a few engaging in income generating ventures because

the grant was small. It also supports the expected outcomes in the conceptual framework of the study that the cash grant is used for consumption and investment. The finding equally supports the entitlement theory's assertion that the poor need help to obtain their endowment set to enable them procure their entitlement set (Devereux, 2006; Osmani, 1993). The assistance to the poor helps them meet their needs.

There was a disaggregation of the usage of the LEAP cash transfer according to location of the respondents (Table 17). The results show that 64.9 percent of the respondents in the Wa West District and 55.3 percent of those in the Wa East District used their cash grant for consumption purposes only. This suggests that in both districts, most of the respondents used their stipend mostly for consumption only. This, further, supports the findings made by Mutambara (2011) and Joha (2012) that cash grants from social assistance schemes from Zimbabwe and Ghana respectively are, mostly, used to finance consumption purposes.

Table 17: Deployment of the LEAP Grant by Location

Utilisation Type	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%	N	%
Consumption	122	64.9	63	55.3	185	61.3
Income generating activities	0	0.0	1	0.9	1	0.3
Both consumption and Income generating activities	66	35.1	50	43.9	116	38.4
Total	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 4.139; df = 2; p\text{-value} = 0.126$$

However, using the grant for consumption does not lay a solid ground for beneficiaries to leave the poverty brackets as consumption does not bring in more income (Agyemang *et al.*, 2014). The conceptual framework of the study attests to the fact that investment into income generating livelihoods is vital to breaking out of poverty. In order to examine whether differences pertain with respect to location, a chi-square test of independence was conducted, but the test was not statistically significant at the five percent level ($\chi^2 = 4.139$; $df = 2$; p -value = 0.126). This reveals that the utilisation of the LEAP cash grant in both districts was virtually the same.

There was a further disaggregation of usage of the LEAP cash grant by the sex of respondents (Table 18). The results revealed that a majority of male (57.7%) and female (62.9%) respondents stated that they largely used their cash grant for consumption needs only. To examine whether variations in utilisation of the cash grant pertain in terms of sex, a chi-square test of independence was performed. The results here, as well, were not statistically significant at the 0.05 alpha level ($\chi^2 = 1.317$; $df = 2$; p -value = 0.581), suggesting that the utilisation of the LEAP grant was similar according to sex.

Table 18: Deployment of the LEAP Grant by Sex

Utilisation Type	Sex				Total	
	Male		Female		N	%
	N	%	N	%		
Consumption	56	57.7	129	62.9	185	61.3
Income generating activities	0	0.0	1	0.5	1	0.3
Both consumption and Income generating activities	41	42.3	75	36.6	116	38.4
Total	97	100.0	205	100.0	302	100.0

Source: Field survey (2016)

$\chi^2 = 1.317$; $df = 2$; p -value = 0.518

In terms of absence of differences with respect to sex in the utilisation of the LEAP cash grant, Handa *et al.* (2013) also came up with similar findings that both male and female LEAP beneficiaries in Ghana mostly used their grant for consumption purposes. While this has the possibility of improving their access to basic needs in the short term, it might not be sustainable if they exit, as they will no longer get the grant to finance their consumption (Agyemang *et al.*, 2014). As illustrated in the conceptual framework, a mixture of consumption and investment into income generating livelihoods is what is required to have a sustained poverty reduction that can promote graduation.

In comparing the results on the respondents that consumed and invested into income generating activities at the same time, it is clear that more males (42.3%) than females (36.6%) were involved in this practice. This corroborates the findings made by Joha (2012) that in the West Mamprusi District, male LEAP beneficiaries were more likely to invest their grants compared to their female counterparts.

Usage of the LEAP cash transfer was also analysed based on respondent category (Table 19). The results illustrate that 70.5 percent of the elderly poor and 71.1 percent of PWD used their LEAP grant for consumption purposes only. Contrarily, 62.1 percent of COVC deployed the LEAP cash transfer for both consumption and income generating activities. To examine whether differences in utilisation of the cash grant pertain with regard to beneficiary category, a chi-square test of independence was conducted and was statistically significant at the five percent level ($\chi^2 = 31.684$; $df = 4$; p -value = 0.000). This implies that there is a variation in the utilisation of the

LEAP cash grant based on beneficiary category. Thus, the elderly poor and PWD consumed more of their cash grant compared to the COVC while the COVC also invested more into income generating activities than the rest.

Table 19: Deployment of the LEAP Grant by Beneficiary Category

Utilisation Type	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Consumption	33	37.9	98	70.5	54	71.1	185	61.3
Income generating activities	0	0.0	0	0.0	1	1.3	1	0.3
Both consumption and Income generating activities	54	62.1	41	29.5	21	27.6	116	38.4
Total	87	100.0	139	100.0	76	100.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 31.684; df = 4; p\text{-value} = 0.000$$

Note: COVC = Care givers of orphans and vulnerable children; PWD = Persons with extreme disability

This finding, that there are differences in the utilisation of LEAP cash grants, is in line with the finding made by Mutambara (2011) that in Zimbabwe, beneficiaries of the social assistance programme used the grant for different purposes. This is, also, in line with the conceptual framework of the study as it posits that multiple uses of the grant are what will yield a reduction in poverty. This equally supports the entitlement theory's assertion that the provision of the cash grant enables beneficiaries meet their needs (Osmani, 1993; Sen, 1986).

The COVC, in particular, mostly consumed and invested at the same time possibly because they have to provide for their own needs and that of the orphans and vulnerable children who are under their tutelage. This supports MMYE's (2007) assertion that COVC are expected to invest the grant in ways that will help them to provide the needs of the children under their care. This has a likelihood of enabling the COVC to become self-sufficient as they earn extra income. This, as well, is consistent with the finding by Soares *et al.* (2008) that the beneficiaries of the Paraguay's Tekoporã cash transfer programme earned extra income from investing into farm and non-farm ventures.

Usage of cash grant for consumption

The kind of items the beneficiaries of LEAP spend their cash grant on will influence the changes in their lives that the programme seeks to bring about (Jaspars *et al.*, 2007; Skoufias & Di Maro, 2008; Soares *et al.*, 2008). As such, it was appropriate to know what items the beneficiaries actually consumed. Specifically, the issues covered here encapsulate items the LEAP cash grant was spent on, other sources of income to finance consumption and amount got from the other sources.

The results on the items the beneficiaries used their LEAP grant on are presented in Table 20. Out of the 1177 multiple responses, the items consumed in order of their importance were: foodstuff (25.06%), healthcare (21.24%), school supplies (16.31%), clothing (15.56%), household chattels (11.81%) and water (8.07%). Devereux and Mhlanga (2008) made similar findings in Lesotho that beneficiaries of the social assistance scheme used their cash

grants for foodstuff, healthcare, clothing, household chattels and school supplies.

Table 20: Items the LEAP Cash Grant is Spent on

Items	Number	Percent
Foodstuff	295	25.06
Healthcare	250	21.24
School supplies	192	16.31
Clothing	183	15.56
Household chattels	139	11.81
Water	95	8.07
Alcohol/Pito	9	0.76
Cigarette	8	0.68
Lotto	2	0.17
Marriage	2	0.17
Travel to search for jobs	2	0.17
Total	1177*	100.0

Source: Field survey (2016)

*Multiple responses

These findings, as well, are consistent with the illustrations on the usage of cash grants in the conceptual framework as it indicates that grant offered beneficiaries may be used for consumption. The entitlement theory, also, notes that the cash grant serves as leverage for the beneficiaries to be able to provide their basic needs (Khogali & Thakar, 2001; Lindert *et al.*, 2007). Additionally, the utilisation of the cash in the provision of school supplies is geared towards developing the human capital of the children as

espoused by the human capital theory (Royce, 2009; Soukup & Sredl, 2009; Zamora, 2007) which creates the avenue for breaking the intergenerational poverty purported by the cultural theory of poverty (Royce, 2009).

Likewise, it emerged from the key informant interviews that beneficiaries spent some of their cash grant on foodstuff, cooking utensils, school supplies, payment of school fees, asset acquisition, clothing, building materials, soap and drugs. They noted that it was not permissible for beneficiaries to spend on cloths, alcoholic drink, cigarette and gambling. A key informant from the Wa West District (18th November, 2016), for example, stated that, “the LEAP cash transfer is used by beneficiaries for food, educational supplies, payment of school fees and building materials.” The quotation hints that the usage of the grant was, largely, for meeting basic needs.

The above finding corroborates that of Yildirim *et al.* (2014) that the beneficiaries of the Turkish cash transfer programme used the grant for food, clothing, school supplies and drugs. It also conforms to the expected outcomes in the conceptual framework on the utilisation of the cash grant on consumption. In addition, it supports the arguments of the entitlement theory that endowment set provides the opportunity for the poor to obtain their entitlement set (Devereux, 2006; Osmani, 1993; Sultana, 2002). This suggests that the grant enables beneficiaries to acquire the bundle of consumables that they require for sustenance.

The items on which beneficiaries of LEAP spent their cash grant were, further, analysed by location (Table 21). This was apt because it was meant to assist in determining what beneficiaries from the different districts spent the

grant received from the LEAP on. The results from Table 21 revealed that in the Wa West District, items mostly consumed were foodstuff (27.31%), healthcare (22.11%), clothing (19.36%), household chattels (14.60%) and school supplies (13.58%). These correspond with the findings of Joha (2012) and Agyemang *et al.* (2014) that beneficiaries of LEAP in Ghana deploy their grants in the acquisition of foodstuff, clothing, school supplies, household chattels and drugs.

Table 21: Items LEAP Cash Grant is Spent on by Location

Items	Location			
	Wa West District		Wa East District	
	N	%	N	%
Foodstuff	189	27.31	106	21.86
Water	3	0.43	92	18.97
Household chattels	101	14.60	38	7.84
Healthcare	153	22.11	97	20.0
Clothing	134	19.36	49	10.10
School supplies	94	13.58	98	20.21
Marriage	0	0.0	2	0.41
Alcohol/Pito	9	1.30	0	0.0
Cigarette	7	1.01	1	0.21
Lotto	2	0.29	0	0.0
Travel to search for jobs	0	0.0	2	0.41
Total	692*	100.0	485*	100.0

Source: Field survey (2016)

*Multiple responses

In the Wa East District, items beneficiaries predominantly spent their cash transfer on were foodstuff (21.86%), school supplies (20.21%),

healthcare (20%), water (18.97%), clothing (10.10%) and household chattels (7.84%). This shows that with the exception of water in the Wa West District, foodstuff, healthcare, school supplies, clothing and household chattels were all items in both districts that attracted huge spending from the beneficiaries. This demonstrates that in both locations, spending on basic needs was higher than the non-basic needs. This concurs with Soares *et al.*'s (2014) discovery that beneficiaries of the Paraguay Tekoporã cash transfer programme used their cash transfers to meet their basic needs.

Additionally, the items on which beneficiaries of the LEAP scheme used their cash grant on were disaggregated using beneficiary category (Table 22). The results of all the multiple responses denote that majority of each of the beneficiary categories spent much of their cash grant on foodstuff, healthcare, clothing, household chattels, school supplies and water. The respondents' spending on these basic needs vary from a low of 8.3 percent among the COVC to a high of 25.6 percent among the PWD. This finding is generally similar to the outcome of the study by Devereux and Mhlanga (2008) that in Lesotho, most of the beneficiaries of the social assistance programme used their grants to access their basic needs. Thus, the removal of the structural barriers, as argued by the structural theory of poverty, has enabled the beneficiaries to meet their needs (Hickey & Bracking, 2005).

Table 22: Items LEAP Cash Grant is Spent on by Beneficiary Category

Items	Beneficiary Category					
	COVC		Elderly poor		PWD	
	N	%	N	%	N	%
Foodstuff	86	23.1	137	26.1	72	25.6
Water	31	8.3	36	6.9	28	10.0
Household chattels	50	13.4	58	11.0	31	11.0
Healthcare	78	21.0	106	20.2	66	23.5
Clothing	53	14.3	84	16.0	46	16.4
School supplies	70	18.7	90	17.2	32	11.4
Marriage	1	0.3	0	0.0	1	0.4
Alcohol/Pito	1	0.3	5	1.0	3	1.1
Cigarette	1	0.3	6	1.2	1	0.4
Lotto	0	0.0	2	0.4	0	0.0
Travel to search for jobs	1	0.3	0	0.0	1	0.4
Total	372*	100.0	524*	100.0	281*	100.0

Source: Field survey (2016)

*Multiple responses

Note: COVC = Care givers of orphans and vulnerable children; PWD =

Persons with extreme disability

Other Sources of Income to Finance Consumption

In order to be able to attribute changes in consumption to LEAP, it was critical to determine whether the beneficiaries got income from other sources

to supplement their consumption and the amount they received. The results reveal that 77.5 percent of the respondents indicated that they got income from other sources. This finding concurs with the finding by Joshi (1997) that beneficiaries of social assistance programmes' consumption may be financed from assets, debt and dissavings. This means that entirely attributing changes in the consumption pattern of the respondents to the LEAP cash grant will be erroneous. The conceptual framework also explains this finding as it indicates that beneficiaries may acquire assets and invest in income generating activities that can both serve as sources of income to finance their consumption needs.

The 234 respondents who indicated that their consumption was not solely from the LEAP cash grant enumerated some of the sources from which they obtained their extra income. They noted that there was a complementation of the LEAP grant by income from gifts and productive work. Joshi (1997) and Onyango-Ouma and Samuels (2012) made similar findings in India and Kenya that people obtained money from assets, dissavings, borrowing from friends and family, engaging in petty businesses, engaging in wage labour and taking on loans to finance their consumption.

The gifts came from family members such as children, grandchildren, siblings, parents, uncles, aunties and cousins as well as from friends. The productive activities include farm and non-farm activities. The farm ventures encapsulated crop farming, animal rearing and labouring on other people's farm while the non-farm ventures included petty trading, selling of food, weaving, "pito" brewing, working as a cook, selling of firewood and pottery. This implies that consumption of the beneficiaries is not entirely reliant on the LEAP grant.

As to the amount received bi-monthly from the other sources of income, the results show that the median income received from the other sources was GHC50.00 (Mean = 58.48; Std. Deviation= 56.82; Skewness = 3.71) with an associated quartile deviation of 248. In comparing the median incomes from the other sources to that of LEAP, it is realised that the median income (GHC50.00) from the other sources was less than the bi-monthly median income of GHC64.00 from LEAP.

The minimum bi-monthly income received from the other sources was GHC4 while the maximum was GHC500. Although the minimum bi-monthly income received from the other sources was smaller than that of LEAP (GHC66), the maximum income from these other sources was higher than the bi-monthly upper limit amount from the LEAP scheme (GHC106). According to Jaspars *et al.* (2007), consistent cash transfers are devoted principally to consumption and investment. As such, the availability of other sources of income complements that of the LEAP as espoused by the conceptual framework.

The bi-monthly amount received by respondents from the other sources of income was analysed according to location. The results show variations in incomes from the other sources in the two districts. The results from the Wa West District show that the median bi-monthly income was GHC50.00 (Mean = 59.43; Std. Deviation = 36.03; Skewness = 1.13) coupled with a quartile deviation of 95. In the Wa East District, however, the median income was GHC40.00 (Mean = 58.48; Std. Deviation =80.14; Skewness = 3.40) with an associated quartile deviation of 248. The minimum income of GHC10 for Wa West District was more than that of the Wa East District

which is GH¢4. An examination of the maximum bi-monthly income from the other sources shows that the amount for the Wa East District (GH¢500) was higher than that of the Wa West District (GH¢200). This was because most of the beneficiaries in the Wa East District have more income from remittances.

Usage of LEAP Cash Grant for Income Generating Activities

Investment into any enterprise by the beneficiaries of social assistance programmes provides the opportunity for them to earn extra income (Soares *et al.*, 2008; Mutambara, 2011) which could supplement their consumption efforts. The extra income may also create a chance for them to be able to meet their consumption needs if they should graduate from the scheme as it reduces their possibility of reverting to poverty (Samson *et al.*, 2006). Also, illustrations from the conceptual framework insinuate that investment into income generating activities leads to the earning of extra income to finance consumption. Relatedly, the entitlement theory claims access to endowment, it enables beneficiaries invest (Sultana, 2002). As a result, it was crucial to identify the particular type of livelihood options that the LEAP beneficiaries invested their cash grant in including sources of start-up for investment and start-up capital from other sources.

The results on the enterprises that the respondents invested their cash grants in are presented in Table 23. The results revealed that out of the 117 respondents that invested, 73.5 percent invested their grant in farm enterprises only while 23.9 percent invested in non-farm enterprises. Similarly, the key informants noted that beneficiaries of LEAP invested their cash grant into farm and non-farm enterprises. This supports the discoveries of Soares *et al.*

(2008) and Mutambara (2011) that beneficiaries of social assistance schemes in Paraguay and Zimbabwe respectively use their cash grants in farm and non-farm enterprises.

Table 23: Income Generating Activities LEAP Grant is Invested in

Activities	Number	Percent
Farm enterprises	86	73.5
Non-farm enterprises	28	23.9
Both farm and non-farm enterprises	3	2.6
Total	117	100.0

Source: Field survey (2016)

The finding that LEAP beneficiaries utilised the grant in both farm and non-farm enterprises also matches with the expected outcomes on the utilisation of social assistance grants in the conceptual framework of the present study which indicates that beneficiaries invest in farm and non-farm activities to enable them earn extra income. It, as well, supports the proposition of the entitlement theory that the availability of endowment set makes the acquisition of entitlement set possible (Osmani, 1993; Sen, 1986; Sultana, 2002). This will ensure that the poor invest the grant which is the endowment. Also, as claimed by the structural theory, the removal of financial barriers enables the poor to invest the resources they have in productive activities (Hickey & Bracking, 2005; Richardson & London, 2007).

The issue of income generating activities was disaggregated according to location. The results, presented in Table 24, reveal that out of the 65 respondents from the Wa West District, 81.5 percent, and 63.5 percent of the

52 respondents from the Wa East District invested their share of the LEAP grant in farm enterprises. For non-farm enterprises, the results show that more people in the Wa East District (32.7%) than those of the Wa West District (16.9%) were engaged in this venture.

Table 24: Income Generating Activities by Location

Activities	District				Total	
	Wa West		Wa East		N	%
	N	%	N	%		
Farm enterprises	53	81.5	33	63.5	86	73.5
Non-farm enterprises	11	16.9	17	32.7	28	23.9
Both farm and non-farm enterprises	1	1.5	2	3.8	3	2.6
Total	65	100.0	52	100.0	117	100.0

Source: Field survey (2016)

$$\chi^2 = 4.886; df = 2; p\text{-value} = 0.087$$

In order to examine whether differences in the utilisation of the cash grant pertain to location, a chi-square test of independence was performed but was not significant at 0.05 alpha level ($\chi^2 = 4.886; df = 2; p\text{-value} = 0.087$). This implied that the type of investment in income generating activities engaged in by beneficiaries of LEAP in both districts did not vary. It is so because in Ghana, rural economies are predominantly agricultural (Dzanku, 2015) and this has influenced majority of the beneficiaries' engagement in similar income generating activities in both districts, as they are rural (GSS, 2014b, c).

There was a disaggregation of income generating activities by sex as well (Table 25). The results from this indicate that 82.9 percent of the males and 68.4 percent of females invested their portion of the LEAP transfer in

farm enterprises. In relation to non-farm enterprises, the results revealed that females (28.9%) were more into such ventures than the males (14.6%). To determine whether differences in utilisation of the cash grant relates with the sex of the recipient, a chi-square test of independence was carried out, but the test was not statistically significant at the five percent level ($\chi^2 = 3.046$; $df = 2$; p -value = 0.218). This means that both males and females invested in similar income generating activities. Niyuni (2016) made a similar finding that both male and female LEAP beneficiaries invested their grant in related economic activities.

Table 25: Income Generating Activities by Sex

Activities	Sex				Total	
	Male		Female		N	%
	N	%	N	%		
Farm enterprises	34	82.9	52	68.4	86	73.5
Non-farm enterprises	6	14.6	22	28.9	28	23.9
Both farm and non-farm enterprises	1	2.4	2	2.6	3	2.6
Total	41	100.0	76	100.0	117	100.0

Source: Field survey (2016)

$\chi^2 = 3.046$; $df = 2$; p -value = 0.218

In addition, there was an examination of income generating activities from the perspective of the beneficiary category (Table 26). The results depicted that 78.2 percent of the COVC, 75 percent of the elderly poor and 59.1 percent of the PWD invested their LEAP grant in farming related ventures. In order to determine whether differences in utilisation of the cash grant for income generating activities pertain to the type of beneficiary category, a chi-square test of independence was conducted. The results were

not statistically significant at the 0.05 alpha level ($\chi^2 = 5.252$; $df = 2$; p -value = 0.218), illustrating that all the beneficiary categories embarked on related income generating activities.

Table 26: Income Generating Activities by Beneficiary Category

Activities	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Farm enterprises	43	78.2	30	75.0	13	59.1	86	73.5
Non-farm enterprises	12	21.8	8	20.0	8	36.4	28	23.9
Both farm and non-farm enterprises	0	0.0	2	5.0	1	4.5	3	2.6
Total	55	100.0	40	100.0	22	100.0	117	100.0

Source: Field survey (2016)

$\chi^2 = 5.252$; $df = 4$; p -value = 0.262

Note: COVC = Care givers of orphans and vulnerable children; PWD =

Persons with extreme disability

The respondents indicated that they invested into different farm and non-farm enterprises. The specific farm enterprises invested in include: crops cultivation, ruminants and poultry rearing and labouring on farms. Plate 1 shows goats reared by a LEAP beneficiary from Goripie in the Wa East District which is an example of a farm investment.



Plate : Goats belonging to a LEAP Beneficiary from Goripie in the Wa East District

Photo Credit: Author (2016)

Concerning non-farm enterprises the respondents invested in, they mentioned processing of agricultural products, petty trading, selling agricultural products, “pito” brewing, weaving, pottery, dressmaking and mining as examples. Plate 2, which shows “pito” brewing, is an example of such investments in Wechiau in the Wa West District. This plate demonstrates that some of the beneficiaries of LEAP invest their stipend into non-farm income generating activities. This corresponds with the findings of GSS (2014b, c) that the economic activities engaged in by the labour force in both Wa West and Wa East Districts cover petty trading, weaving, dressmaking and “pito” brewing.



Plate : Pito Pots of a LEAP Beneficiary from Wechiau in the Wa West District

Photo Credit: Author (2016)

Similarly, from the key informant interviews, it became apparent that beneficiaries invested their LEAP grants in farm and non-farm activities. A key informant from the Wa West District (18th November, 2016) pointed out that, “beneficiaries of LEAP invest in crop farming, rearing of poultry and goats, weaving and basketry.” This signifies that beneficiaries invest their cash transfer, which is their endowment in varied investment ventures.

A breakdown of the respondents’ investments according to their location is presented in Table 27. The results imply that the beneficiaries are engaged in many enterprises covering both farm and non-farm enterprises. Beneficiaries are involved in these activities in order to earn some additional income to support their consumption drive. Soares *et al.* (2008) and Mutambara (2011) made similar findings that beneficiaries of the Paraguayan and Zimbabwean social assistance programmes respectively invested their cash grants in agriculture and petty trading. The conceptual framework of the study also portrays that beneficiaries engage in both farm and non-farm activities in order to enable them earn extra income to promote their attainment of self-sufficiency.

Table 27: Summary of Income Generating Activities by Location

Activity	Similar investments in income generating activities in both Wa West and Wa East Districts	Different investments in income generating activities in the districts	
		Wa West District	Wa East District
Farm enterprises	<ul style="list-style-type: none"> • Crops farming • Poultry: Chicken and Guinea fowl • Rearing of ruminants: Sheep, Goat and cattle 	<ul style="list-style-type: none"> • Ground nuts • Maize • Millet • Labouring 	<ul style="list-style-type: none"> • Piggery
Non-farm enterprises	<ul style="list-style-type: none"> • Petty trading • Selling of fried beans cakes (koosie) • Buying and selling farm produce: maize, rice and beans 	<ul style="list-style-type: none"> • Dressmaking • Weaving • Basketry • Selling of firewood • Working as a cobbler • Pottery • Shea nut processing 	<ul style="list-style-type: none"> • Selling of fertiliser • Pito brewing • Selling of porridge • Selling of water • Cook for school feeding

Source: Field survey (2016)

Sources of Start-Up for Investment

The study sought to find out whether the income generating ventures in the farm and non-farm enterprises were started with the LEAP grant or from other sources. This is important in determining the extent to which the LEAP cash grant stimulated the desire of beneficiaries to engage in productive activities. According to Mutambara (2011) and Joha (2012), social assistance schemes stimulate beneficiaries' desire to invest.

Out of the 117 respondents who were involved in income generating activities, about 73 percent stated that they did not start their enterprises with the LEAP cash grant. This suggests that they had access to some other funding sources. These sources include personal savings and gifts from family members and friends, and this is consistent with the findings by Hofstrand (2013) that people may start their investments with income from their personal savings, friends and/or relatives.

On the other hand, nearly 27 percent of the respondents indicated that they started their enterprises with the money from the LEAP programme. The results mean that majority of the respondents already were involved in some sort of income generating activity before benefiting from the LEAP grant. This, further, suggests that the cash grant from LEAP rather serves, mainly, as a capital injection into those enterprises. The injection of the capital will expand the enterprise, thereby, ensuring the generation of additional revenue from the enterprises which could support their consumption (Soares *et al.*, 2008). For instance, Brook *et al.* (2013) have stated that some beneficiaries of the LEAP programme from the Dalung community in the Northern Region

and Agona Abrim in the Central Region used their grant as capital for investment into farm ventures and petty trading.

The 85 respondents who indicated that they started their income generation ventures before LEAP had a median start-up capital of GHC34.00 (Mean = 56.93; Std. Deviation = 69.12; Skewness = 3.67) with an associated quartile deviation of 215.5. The minimum start-up capital was GHC5.00 while the maximum was GHC436.00. With the median start-up capital being beneath that of the LEAP transfer grant (GHC64.00), it suggests that the LEAP grant was extra investment capital for these respondents.

Since respondents receive cash grant from the LEAP programme, it was important to find out their employment status before and after the programme. This is important because it will indicate whether the programme motivates beneficiaries to want to work to better their living conditions or not. In addition, it is essential because of the possibility of beneficiaries to become dependent on the social assistance programme (Kidd, 2013). Table 28 presents the results on the employment status of respondents before and after LEAP.

Table 28: Employment Status of Respondents

Employment standing	Before Benefiting from LEAP		After Benefiting from LEAP	
	N	%	N	%
Working	178	58.9	120	39.7
Not working	124	41.1	182	60.3
Total	302	100.0	302	100.0

Source: Field survey (2016)

The results from Table 28 reveal that before the LEAP programme, out of the 302 respondents, 58.9 percent of the beneficiaries were working to earn a living. They were largely involved in farm and non-farm ventures. The farm activities covered crop farming and rearing of ruminants (i.e., goats and sheep) and poultry (i.e., chicken). For the non-farm ventures, they were involved in weaving, pottery, trading, selling of food, hairdressing, brewing “pito”, dressmaking, shea butter extraction, driving and working as security guards.

However, after benefiting from the LEAP scheme, the proportion of respondents working dropped to 39.7 percent. This concurs with the finding by Soares *et al.* (2008) that social cash transfer programme in Paraguay led to some beneficiaries’ unwillingness to work. This finding, therefore, supports the part of the debate that argues that social assistance discourages beneficiaries from working. This is not good enough if the programme intends to promote exit of beneficiaries, because the beneficiaries cannot meet their basic needs with the termination of the scheme support to them, which breeds dependency on the programme (Kidd, 2013; White *et al.*, 2010).

The 120 respondents as shown in Table 28, who indicated that they were still working after benefiting from the LEAP programme noted that they work in both farm and non-farm enterprises. The farm enterprises they engaged in included crop farming and rearing of animals. The non-farm activities covered weaving, pottery, petty trading, selling of food, hairdressing, brewing “pito”, dressmaking, shea butter extraction, working as janitors or cobblers. These activities provided them with extra income to fund their consumption. This finding is consistent with the conceptual framework that

has it that some beneficiaries of social assistance invest their grants in farm and non-farm ventures to earn extra income.

Respondents gave a myriad of reasons to justify why they worked or did not work after benefiting from the LEAP cash grant. A summary of these reasons are in Table 29. Some of the reasons were attributed to old age, weakness and sickness. Hagen-Zanker *et al.* (2016) made a related finding that a reduction in work participation occurred because such beneficiaries of the social assistance scheme were the elderly and those caring for dependents. Other reasons for not working were attributed to the LEAP cash grant, not having land and loss of jobs. However, this might tend to breed dependency on the social assistance programme (Fiszbein *et al.*, 2009; Kidd, 2013). The findings, also support the argument of the cultural theory that the poor are lazy and so do not want to work (Jordan, 2004; Royce, 2009).

Table 29: Summary of Reasons for Working or not Working after Benefiting from LEAP

Reason for Working	Reason for not Working
<ul style="list-style-type: none"> • Cash grant from LEAP is not enough to meet all needs • Still strong to work 	<ul style="list-style-type: none"> • Cash grant from LEAP • Old age • Weakness • Disability • Waist problems • Do not have land • Lost job • Sickness • Collapse of company I was working for

Source: Field survey (2016)

CHAPTER SIX

CONTRIBUTION OF LEAP TO POVERTY REDUCTION: THE EVIDENCE

Introduction

The second part of this analysis deals with research question two. It presents the situation of the beneficiaries' poverty level before and after benefiting from the LEAP scheme. That is, the chapter focuses on examining the contribution of the LEAP transfer to beneficiaries' living conditions. Distinctively, the discussion in this chapter centres on the contribution of the LEAP cash transfer to food consumption, income levels, savings, assets accumulation, access to healthcare and human capital development.

Theoretically, the chapter is situated within the tenets of the entitlement and human capital theories as well as those of the structural and cultural theories of poverty. As earlier mentioned, the entitlement theory maintains that loss of entitlement makes people helpless (Devereux, 2001), whereas the structural theory of poverty argues that it is some conditions outside people's control that make them poor (Royce, 2009). As regards the human capital theory, it insists that investment in education and training is cardinal to addressing intergenerational poverty (Davis & Sanchez-Martinez, 2014). Yet, the cultural theory of poverty contends that the poor are the cause of their condition as they have behaviours that kill their desire to get out of poverty (Gajdosikienė, 2004). These propositions serve as the basis for evaluating the extent to which LEAP contributes to poverty reduction.

Key issues such as savings, assets accumulation, access to healthcare and school attendance were analysed using descriptive statistics, hypothesis

test for two independent proportions and thematic analysis. Food consumption scores including the earlier enumerated methods were applied in analysing food consumption. These methods of analysis are justified as the data collected are on nominal and ratio scales. Income levels were analysed using Mann-Whitney U test. This method of analysis was appropriate because the data violated the assumption of normal distribution. The analysis per issue relied on varied sample sizes because of multiple responses and inapplicable items. Improvement in these indicators signifies that LEAP has contributed to reduction in rural poverty whereas a decline insinuates that it has not been able to mitigate rural poverty.

Effects of LEAP on Beneficiaries' Poverty Levels

Poverty is viewed either from a unidimensional perspective (Bellù & Liberati, 2005) and/or from a multidimensional front (Laderchi *et al.*, 2003). Bellù and Liberati (2005) note that a unidimensional conception of poverty focuses on using a single monetary indicator like income or expenditure for determining standards of living. However, multidimensionality of poverty refers to deprivation of basic human needs comprising food, safe drinking water, sanitation facilities, health, shelter and education as well as inadequate freedoms and incapacity to participate in social life (Alkire & Santos, 2010; Romeshun & Mayadunne, 2011). On that account, food consumption, income levels, savings, assets accumulation, access to healthcare and human capital development were used as indicators to measure the contribution of LEAP to poverty reduction; this is discussed in the ensuing subsections.

Contribution of LEAP to Consumption

The LEAP programme has an objective of improving beneficiaries' ability to meet their basic need requirements, particularly, consumption needs of food (MMYE, 2007). In order to examine the food consumption status of the beneficiaries before and after LEAP, the study applied WFP's Food Consumption Score (FCS). The FCS is a proxy for household diet quantity and quality (Lovon & Mathiassen, 2014). This proxy (i.e., FCS) has nine categories of food used in the measurement of the consumption levels of the individual. The food groups considered in this approach comprise the main staples (cereals, starchy tubers and roots), pulses (legumes and nuts), animal protein (meat, fish and eggs), vegetables, fruits, milk and dairy products, oils and fats, sugar/sweets and condiments (Lovon & Mathiassen, 2014; WFP, 2015).

The results of the assessment of the food consumption condition of the LEAP beneficiaries are presented in Table 30. The results show that before LEAP, about 23 percent of the 302 respondents had poor food consumption, nearly 29 percent had borderline food consumption while the rest (48.4%) had acceptable food consumption. This level of acceptable food consumption is due to poor targeting of beneficiaries emerging from political interference and potential beneficiaries providing inaccurate information about their living conditions. With respect to those with acceptable food consumption, it can be argued that if the basis for targeting them as beneficiaries of LEAP was to improve their food consumption, then it means their membership was an inclusion error (Arnold *et al.*, 2011; Mtetwa & Muchacha, 2013). According to Mtetwa and Muchacha (2013), inclusion errors occur when people are

benefiting from social assistance schemes for which they do not qualify per the criteria for enrolment.

Table 30: Food Consumption before and after Benefiting from LEAP

Food Consumption Group/Score	Before Benefiting from LEAP		After Benefiting from LEAP	
	N	%	N	%
Poor food consumption (0-21)	69	22.8	5	1.7
Borderline food consumption (21.5-35)	87	28.8	30	9.9
Acceptable food consumption (>35)	146	48.4	267	88.4
Total	302	100.0	302	100.0

Source: Field survey (2016)

$Z = -3.89; p\text{-value} = 0.000; \alpha = 0.05$

On aggregate, a little over half (51.6%) of the respondents had poor or borderline food consumption levels before LEAP. That is, their diet quantity was small and/or lacked all or most of the nutrients of a balanced diet. Likewise, the key informants generally noted that before LEAP, most of the beneficiaries were not able to eat three times in a day. The key informants claimed that where the people had the food, it was inadequate and not a balanced diet as it lacked most of the nutrients, particularly, protein. This concurs with Miller *et al.*'s (2008) finding that in Malawi, before the Mchinji Social Cash Transfer programme, the beneficiaries had poor food consumption levels.

The results further indicate that after benefiting from LEAP, 88.4 percent of the respondents had acceptable food consumption, suggesting a rise of about 40 percentage points in acceptable food consumption levels in terms of quantity and balance. To test for differences in acceptable food consumption pre and post-LEAP, a hypothesis test for two independent proportions was conducted using pre and post-LEAP acceptable food consumption proportions of respondents. The test results were statistically significant at the 0.05 alpha level ($Z = -3.89$; $p\text{-value} = 0.000$). This suggests that the post-LEAP period (88.4%) had more beneficiaries with acceptable food consumption compared to the pre-LEAP era (48.4%). This finding is similar to the outcomes of the study by Joha (2012), that in Yama in the West Mamprusi District, LEAP contributed to the beneficiaries' food consumption levels.

Similarly, the key informants pointed out that the LEAP programme has contributed to improving the food consumption of beneficiaries. A typical case was when a key informant from the Wa West District (18th November, 2016) stated, "I know a family which could not afford three meals per day, but now, because of LEAP, they are able to eat three times in a day." Another key informant remarked:

There was this household which could not prepare meals every day. They relied on people's charity to get money to prepare food to eat. With the coming of the LEAP scheme, they get regular income that they use to prepare food to eat every day. At least, the household eats meat on the day and few days after they have received the LEAP cash

borderline food consumption, meaning the quantity of the food was inadequate and was, equally, not a balanced diet. However, after benefiting from the LEAP cash grant, 78.1 percent had acceptable food consumption and less than 22 percent had poor or borderline food consumption. This signifies that most of the respondents after benefiting from LEAP had acceptable food consumption as they had enough food being a balanced diet. This supports the findings made by Joha (2012) that LEAP contributes to improvement in beneficiaries' food consumption.

Table 31: Food Consumption before and after by Location

Food Consumption Group/Score	Before LEAP				After LEAP							
	Wa West District		Wa East District		Wa West District		Wa East District		Total			
	N	%	N	%	N	%	N	%	N	%		
Poor food consumption (0-21)	26	13.8	43	37.7	69	22.8	2	1.1	3	2.6	5	1.7
Borderline food consumption (21.5-35)	37	19.7	50	43.9	87	28.8	8	4.3	22	19.3	30	9.9
Acceptable food consumption (>35)	125	66.5	21	18.4	146	48.4	178	94.7	89	78.1	267	88.4
Total	188	100.0	114	100.0	302	100.0	188	100.0	114	100.0	302	100.0

Source: Field survey (2016)

Additionally, the results show that 13.8 percent of respondents in the Wa West District had poor food consumption as compared to the 37.3 percent in the Wa East District before LEAP. After LEAP, however, less than three percent of the beneficiaries in each of the districts had poor food consumption. Relatedly, 19.7 percent of respondents from the Wa West District had borderline food consumption levels while those from the Wa East District were 43.9 percent before LEAP. After LEAP, 4.3 percent of the Wa West District respondents still had borderline food consumption while nearly one-fifth (19.3%) in the Wa East District were still in that category. This implies that although both districts had a reduction in percentage of people with borderline food consumption, the Wa East District still recorded more people in this category.

For the acceptable food consumption category, 66.5 percent of the Wa West District respondents as compared to 43.9 percent of those in the Wa East District were affected. After benefiting from LEAP, over four-fifths of respondents from both districts had acceptable food consumption. This, also, indicates that in both districts, most of the LEAP beneficiaries had access to adequate balanced diet. This confirms the discovery made by Soares *et al.* (2008) that CCT schemes lead to the improvement in food consumption of beneficiaries. It, also, confirms the outcome of the conceptual framework that cash grants from social assistance programmes promote consumption. It is, however, contrary to the claim of the cultural theory that the poor have psychological behaviours that kills their will to break out of poverty (Sameti *et al.*, 2012; Schiller, 1998).

Contribution of LEAP to Income Levels

Since beneficiaries receive cash grant from the LEAP scheme, it is important to determine its effect on their income levels. This is critical in determining the contribution of LEAP to reduction in monetary or income poverty. Income is a unidimensional measure for determining the standard of living (Bellù & Liberati, 2005) of the LEAP beneficiaries. This is even more vital where the beneficiaries invest the grant, because reducing poverty necessitates escalating income-earning opportunities, boosting security and endorsing empowerment (Alston, 2000; Yanagihara, 2003). This will show the effects of the investments in income generating activities on income levels of beneficiaries as shown in the conceptual framework. The use of the cash grant for income generating activities is supported by the entitlement theory's assertion that what the poor need is endowment set (Adger, 2006).

Beneficiaries of social assistance normally spend part of their cash grant on productive ventures (Joha, 2012). To examine the effects of investment in income generating enterprises on income levels of beneficiaries of LEAP, Mann-Whitney U test was performed. The descriptive statistics revealed that the respondents that invested their grant in income generating activities had an annual median income of GH¢1213.00 (Mean = 1597.29, Std. Deviation = 1713.93, Skewness = 3.76) coupled with a quartile deviation of 6475. On the other hand, the annual median income for the respondents who did not invest in income generation activities was GH¢1000.00 (Mean = 1306.26, Std. Deviation = 1230.78, Skewness = 2.04) with a quartile deviation of 3777.5. This illustrates that those who invested had a higher median income.

The mean rank for those who invested their grant was 162.73 which is more than the mean rank of 144.40 for those who did not invest. The results indicate a significant difference at the five percent level ($Z = -1.778$, $p = 0.045$) illustrating that those LEAP beneficiaries who invested their grant had higher incomes compared to their counterparts who did not. Soares *et al.* (2008) made similar findings that beneficiaries of CCT programmes who invest their incomes have higher incomes compared to those that do not invest. It, as well, supports the claim of Abdulai and Shamsiry (2014) that attempts to tackle structural poverty must encompass creating equal opportunity for obtaining wealth. The opportunity created via the LEAP cash grant has enabled beneficiaries to invest and, consequently, increase their incomes.

It also emerged from the key informants interviews that some of the beneficiaries of the LEAP scheme invested their grant in both farm and non-farm livelihoods. The key informants indicated that those investing get more money than those who just spent their entire cash grant. The investment of the cash grant, therefore, has the potential of reducing income poverty of beneficiaries of LEAP. A case in point was when a key informant from the Wa East District (9th December, 2016) indicated that, “though the LEAP grant is small, those who are able to invest part of their cash grant make some extra money.” This depicts that investment of the LEAP grant has the likelihood of increasing incomes of beneficiaries. Joha (2012) made similar findings that beneficiaries of social assistance that invest their grant earn extra income.

Furthermore, Mann-Whitney U test was carried out to compare incomes for beneficiaries that invested in farm enterprises and those that invested in non-farm enterprises. The annual median income for those that invested in

farm enterprises was GH¢1332.00 (Mean = 1502.72, Std. Deviation = 1036.62, Skewness = 1.159) with a quartile deviation of 2100 whereas the annual median income for those that invested in non-farm enterprises was GH¢740.00 (Mean = 1791.04, Std. Deviation = 2931.43, Skewness = 2.993) with an associated quartile deviation of 6472.5. The median incomes demonstrate that those who invested in farm ventures had improved median income.

The mean rank for those who invested in farm ventures (60.99) was higher than that of those that invested in non-farm activities (46.77). The test was significant at the 0.05 alpha level ($Z = -1.978, p = 0.048$), suggesting that those LEAP beneficiaries who invested their grant in farm activities earned more income than those who invested in non-farm ventures. This concurs with Schwarze and Zelle's (2005) finding that people in rural Central Sulawesi in Indonesia obtained about 68 percent of their household income from farm activities while non-farm activities accounted for 32 percent. It, also, supports the conceptual framework's illustration on investments in farm and non-farm ventures. This finding, as well, agrees with the entitlement theory's assertion that entitlement mapping influences the use of endowment to meet needs (Sen, 1981, 1986).

Contribution of LEAP to Savings

Savings is the basis of investment, and such money helps in financing consumption during periods of hardships (Carney *et al.*, 1999) without need to rely on others (Onyango-Ouma & Samuels, 2012). This is vital because the ability to save is a sign that people will be able to get out of their poverty

situation (Handa *et al.*, 2013). This subsection, therefore, focuses principally, on respondents' ability to save before and after benefiting from LEAP and the reasons for their ability or inability to save before LEAP in addition to attribution of savings.

In order to be able to determine the contribution of the LEAP scheme to savings, there was an examination of respondents' ability to save before and after benefiting from LEAP (Table 32). The results in Table 32 reveal that before LEAP, about 29 percent of the 302 respondents could save some money whereas 70.9 percent could not. However, after benefiting from LEAP, 53 percent of them were able to save some money. To test for differences in savings for pre and post-LEAP periods, a hypothesis test for two independent proportions was performed using the pre and post-LEAP savings proportions of respondents. The test was statistically significant ($Z = -2.84$; p -value = 0.005) at the 0.05 alpha level. This denotes that LEAP contributes to beneficiaries' ability to save money.

Table 32: Savings before and after Benefiting from LEAP

Period	Saving				Total	
	Engaged in saving		Not saving		N	%
	N	%	N	%	N	%
Before	88	29.1	241	70.9	302	100.0
After	160	53.0	142	47.0	302	100.0

Source: Field survey (2016)

$Z = -2.84$; p -value = 0.005; $\alpha = 0.05$

The finding that LEAP contributes to savings corroborates the findings by Handa *et al.* (2013) that LEAP helped beneficiaries to be able to save. The

conceptual framework of this study can explain the similarity between this study's findings and theirs. It indicates that beneficiaries of social assistance tend to save money which can serve as capital for investment as well as provide their needs. It was evident from the observation conducted that beneficiaries who said they were able to save were also able to provide their savings passbooks, deposit slips and savings/money boxes as proof of their savings. Plate 3 shows a group savings box of a saving group to which a LEAP beneficiary belongs. This savings box denotes the fact that some of the LEAP beneficiaries actually save some of their income.

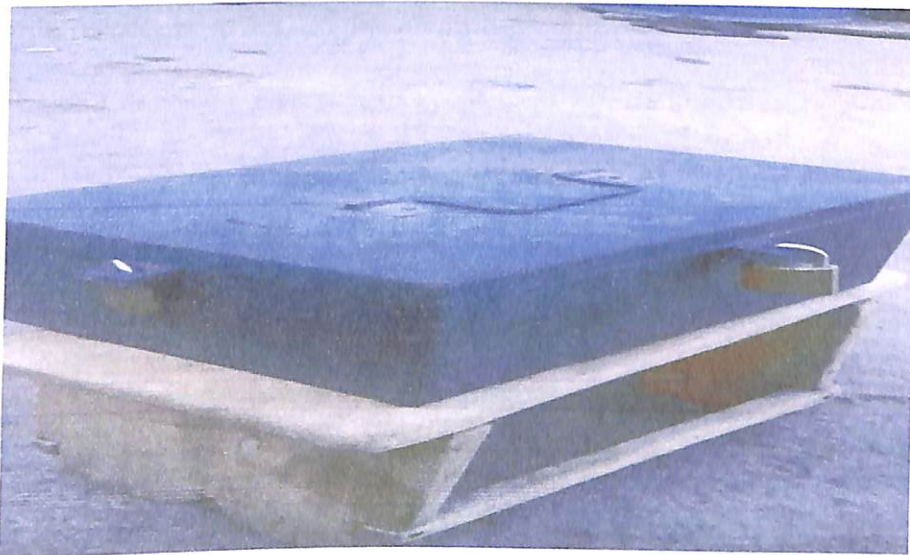


Plate : Group Savings Box of a group of which a LEAP Beneficiary from Kandeu in the Wa West District is Part

Photo Credit: Author (2016)

It also surfaced from the key informant interviews that after benefiting from LEAP, some beneficiaries were able to save part of their cash grants for future use. In this respect, a key informant from the Wa West District (18th November, 2016) noted that, “after benefiting from the LEAP scheme, some of the beneficiaries were able to save money with the GN bank and village

savings groups which was not possible when they were not beneficiaries of LEAP.” This means that some beneficiaries now save money for future use. Soares *et al.* (2008) made similar findings that Paraguay’s Tekoporã cash transfer programme aided beneficiary families to save 20 percent more than non-beneficiary families. This prevents them from engaging in negative coping strategies (Chambers, 1989; Dercon, 2005).

The respondents that were able to save before LEAP as well as those who were not able to do so gave reasons for their conditions. Out of the 152 multiple responses given, engagement in productive activities such as rearing of animals (39.5%), cultivation of crops (33.6%), trading (20.4%) and selling of food (6.5%) were what enabled those who saved to make some savings. However, the 409 multiple responses for those respondents who were not able to save before LEAP showed that it was because they had low income (46.7%), had too much family commitments (24.9%), had no bank in their community (20.6%) and did not need to save (7.8%).

Since respondents saved some of their income after benefiting from LEAP, it was necessary to ascertain whether their ability to save was entirely due to LEAP or not. Out of the 160 respondents who saved after benefiting from LEAP, almost all (94.4%) said they attributed their ability to save entirely to their membership in LEAP. This confirms the findings by Handa *et al.* (2013) and United Nations Children Fund (2015) that SCT programmes enable beneficiaries to save some money. This lays a solid foundation for them to accumulate money for investment since they did not consume the entire grant received. It, also, supports the outcomes in the conceptual framework that social assistance schemes promote a culture of saving to

facilitate investment. This finding, however, contradicts the cultural theory's claim that the poor do nothing meaningful to change their living conditions (Gajdosikienė, 2004).

The respondents enumerated reasons to support their opinion about their choice of attribution of their ability to save. Of the 171 multiple responses given by the 151 respondents who noted that their ability to save was entirely due to LEAP, increased income was mentioned by 46.8 percent of them while investments from the LEAP grant was cited by 53.2 percent. These findings are consistent with the illustrations in the conceptual framework that grants from social assistance programmes increase beneficiaries' income which can motivate them to develop a culture of savings. However, those who did not attribute their ability to save entirely to LEAP noted that they were already engaged in some productive ventures before LEAP and that they saved income from such ventures.

Contribution of LEAP to Assets Accumulation

Asset accumulation is one of the indications that a person's living condition is improving (Chambers, 2006). People may acquire productive or non-productive assets or both. The assets tend to serve as a form of security for the household in periods of financial crisis. As a result, the respondents' ability to accumulate assets before and after the LEAP programme, the attribution of assets acquired and selling of assets are examined in this subsection.

There was an examination of assets owned by respondents before and after LEAP to determine the role of LEAP in the acquisition of these assets

(Table 33). The results show that cooking utensils, television sets, radio sets, refrigerators, furniture, beds, tools, labour, motorbikes, bicycles, clothing, livestock, poultry, land, foodstuff and mobile phones were the assets beneficiaries acquired pre and post-LEAP.

Table 33: Assets Accumulated before and after Benefiting from LEAP

Assets	Assets before LEAP		Assets after LEAP	
	N	%	N	%
Cooking utensils	281	25.0	85	11.6
Television set	12	1.1	23	3.2
Radio set	35	3.1	87	11.9
Refrigerator	1	0.1	1	0.1
Furniture	13	1.2	8	1.1
Bed	39	3.5	23	3.2
Tools	140	12.5	36	4.9
Labour	41	3.7	2	0.3
Motorbike	11	1.0	6	0.8
Bicycle	27	2.4	53	7.3
Clothing	139	12.4	78	10.7
Livestock	33	2.94	91	12.5
Poultry	42	3.7	111	15.2
Land	72	6.4	24	3.3
Foodstuff	212	18.9	93	12.7
Mobile phone	23	2.1	4	0.6
Other specify	1	0.1	5	0.7
Total	1122*	100	730*	100

Source: Field survey (2016)

*Multiple responses

Out of the 1,122 multiple responses, cooking utensils (25%), foodstuff (18.9%), tools (12.5%), clothing (12.4%), land (6.4%), poultry (3.7%), labour (3.7%), beds (3.5%) and radio sets (3.1%) emerged as assets acquired by most

of the respondents before LEAP, with the order suggesting preference for basic needs. The results also suggest that before LEAP, the respondents acquired both productive assets such as tools, land, poultry and labour as well as the non-productive assets like cooking utensils, radio sets, foodstuff, clothing and beds. The productive assets were likely to be used in generating income for the household (Carney *et al.*, 1999).

Of the 730 multiple responses given as assets acquired after benefiting from LEAP, poultry (15.2%), foodstuff (12.7%), livestock (12.5%), radio sets (11.9%), cooking utensils (11.6%), clothing (10.7%), bicycles (7.3%) and tools (4.9%) emerged as the most acquired assets by respondents. Most respondents in the post-LEAP compared to the pre-LEAP period acquired poultry, livestock, radio set and bicycle.

As mentioned earlier, respondents acquired both productive assets like poultry, livestock, tools and bicycle and non-productive ones such as foodstuff, cooking utensils, radio set and clothing. This corroborates the finding made by Soares *et al.* (2008) and Gordon (2011) that social assistance programmes enable beneficiaries to obtain food, clothing, cooking utensils and livestock. The conceptual framework of this study, also, indicates that social assistance schemes enable beneficiaries to acquire assets, a possible explanation for the similarity between this study's findings and those of Soares *et al.* (2008) and Gordon's (2011). The findings that beneficiaries acquired assets are, nonetheless, contrary to the claims of the cultural theory of poverty that the poor do nothing to help themselves (Jordan, 2004; Royce, 2009). Conversely, what these findings suggest is that the poor are rational.

Besides, the results from observations indicate that some of the respondents who said they had bought some assets after joining LEAP were able to point to those assets. These include: tools, cooking utensils, livestock, poultry and radio sets. Plate 4 shows poultry owned by a LEAP beneficiary from Manwe in the Wa East District. This goes to confirm the fact that some of the LEAP beneficiaries, indeed, invested their cash grants in buying assets like poultry. It, in turn, demonstrates that LEAP has a positive impact on the acquisition of assets.



Plate : Poultry Owed by a LEAP Beneficiary from Manwe in the Wa East District

Photo Credit: Author (2016)

Plate 5 shows some cooking utensils purchased by a LEAP beneficiary from Lassia-tuolo in the Wa West District. This confirms the finding that some LEAP beneficiaries used part of their grant to acquire cooking utensils.



Plate : Cooking Utensils Procured by a LEAP Beneficiaries from Lassia - tuolo in the Wa West District

Photo Credit: Author (2016)

While some of the key informants disclosed that beneficiaries improved their acquisition of assets such as cooking utensils, foodstuff, livestock, poultry and tools for their work, others said the beneficiaries of LEAP were unable to buy assets because the grant was paltry.

Generally, the results illustrate the acquisition of similar assets before and after benefiting from LEAP even though the quantity acquired after LEAP was lower in most of the cases. This may, however, be because the respondents already possessed those assets. This is consistent with the findings by Soares *et al.* (2008), Arnold *et al.* (2011), Gordon (2011) and Ministry of Gender, Children and Social Protection-Liberia (2015) that social assistance programmes contribute to beneficiaries' ability to accumulate some assets. The percentage of respondents who acquired assets such as: radio sets, bicycles, livestock and poultry after LEAP, for example, far exceeded those who had such assets before the LEAP. This finding, equally, supports the expected outcomes on assets accumulation in the conceptual framework of the study on usage of the LEAP grant in acquisition of assets.

There was a further examination of acquisition of assets after benefiting from the LEAP programme to determine the level of attribution of the purchases to LEAP. The results suggest that out of the 302 respondents, more than four-fifths (85.8%) attribute their ability to purchase assets to the LEAP scheme. This implies that most of the respondents that acquired assets did so, largely, with the assistance they received from the LEAP scheme.

The finding that majority of the respondents attributed their ability to acquire assets to LEAP is consistent with the findings by Gordon (2011) and Ministry of Gender, Children and Social Protection - Liberia (2015) that beneficiaries of social assistance schemes associate their ability to acquire assets to such interventions. LEAP, therefore, contributes to the ability of accumulating assets and, consequently, a reduction in non-income poverty (Alkire & Santos, 2010; Chambers, 2006).

The respondents put forth reasons to support their attribution of being able to acquire assets entirely to LEAP or some other sources. The 259 respondents that attributed their acquisition of assets completely to benefiting from LEAP advanced different reasons to back their stance. Of the 381 multiple responses given, the LEAP grant (63.3%), investment of the LEAP cash grant in businesses (21%) and savings from the LEAP grant (15.7%) were cited as the means by which respondents acquired assets. As regards the 43 respondents who did not attribute their ability to acquire assets entirely to LEAP, relatives (55.3%) and productive work started before LEAP (44.7%) were mentioned, out of the 47 multiple responses given, as what assisted them in purchasing their assets.

The acquisition of assets, in a way, is a form of savings that owners can fall on in times of financial difficulties (Arnold *et al.*, 2011). As such, it was important to find out whether the respondents sold some of the assets they had before and after LEAP. It was, also, necessary to ascertain the specific assets sold, if any were sold, and why assets were not sold, if they were not, during times of financial difficulties.

The results in Table 34 reveal that out of 302 respondents, more than half did not sell their assets towards meeting their needs either before (52.6%) or after (59.6%) benefiting from LEAP. However, the percentage of those who sold their assets to meet their needs before LEAP was higher than that of those who did same after benefiting from LEAP; that is, 47.4 percent for “before” and 40.4 percent for “after”. This suggests a reduction in beneficiaries’ financial vulnerability, thus reducing the need to sell assets (Alinovi *et al.*, 2010; Carney *et al.*, 1999; Krantz, 2001). Devereux *et al.* (2006) came out with similar findings that three in five beneficiaries of Ethiopia’s PSNP who were examined eluded selling assets to purchase food in 2005 which they will have been obliged to do.

Table 34: Selling Assets to Meet Needs

Assets	Before LEAP		After LEAP	
	N	%	N	%
Sold	143	47.4	122	40.4
Not sold	159	52.6	180	59.6
Total	302	100.0	302	100.0

Source: Field survey (2016)

The respondents also enumerated and gave reasons for selling or not selling assets to satisfy their needs (Table 35). Assets sold before LEAP include: foodstuff, poultry, livestock, farm tools, radio sets, cooking utensils, farm produce, land and television sets while those sold after benefiting from LEAP comprised: poultry, livestock, farm produce and beds. The number of assets sold by respondents before LEAP were nine while those sold after LEAP were four. This, also, suggests that after benefiting from LEAP, beneficiaries' financial vulnerability level reduced, thereby, shielding them from selling their acquired assets (Devereux *et al.*, 2006).

Table 35: Summary of Assets Sold and Reasons for not Selling Assets to Meet Needs

Period	Assets Sold	Reasons for not Selling Assets	
		<i>Difference in reasons</i>	<i>Similar reasons</i>
Before LEAP	Foodstuff, poultry, livestock, farm tools, radio set, cooking utensils, farm produce, land and television set	-Income from hair dressing -Income from selling of shea nuts	-Assistance from disability fund -Gifts from family members and friends -Income from petty trading
After LEAP	Poultry, livestock, farm produce and bed	-LEAP grant	

Source: Field survey (2016)

The reasons for not selling assets before benefiting from LEAP were advanced by the respondents. Out of 185 multiple responses, assistance from family and friends (66.5%) and engagement in productive work (35.5%) were

cited as reasons for not selling assets in the pre-LEAP era (Table 35). In the case of the post-LEAP period, of 238 multiple responses, the LEAP grant (50.4%), engagement in productive work (37.0%) and assistance from family and friends (12.6%) were mentioned as the reasons for not selling assets. With the exception of the LEAP grant as a reason, similar reasons, to a large extent, accounted for respondents' not selling their acquired assets either before or after LEAP.

Contribution of LEAP to Access to Healthcare

Access to healthcare is a critical basic need and a measure of people's level of non-monetary poverty (Alkire & Santos, 2010; Laderchi *et al.*, 2003). As a result, this study examined access to healthcare to ascertain the contribution of LEAP to respondents' ability to afford healthcare. The focus of this section, therefore, is on access to healthcare before and after LEAP, attribution of affordability of healthcare to LEAP and membership to national health insurance scheme (NHIS).

The access to healthcare of the LEAP beneficiaries was examined to ascertain the contribution of the programme in that respect. The results show that of the 302 respondents, 62.3 percent and 98 percent (almost all) noted that they were able to afford healthcare before and after benefiting from LEAP respectively. To test for differences in ability to afford healthcare for the pre and post-LEAP periods, a hypothesis test for two independent proportions was done using the pre and post-LEAP ability to afford healthcare proportions for respondents. The test was statistically significant at the 0.05 alpha level ($Z =$

-3.29; p -value = 0.001). This implies that post-LEAP period had more respondents being able to afford healthcare compared to the pre-LEAP period.

The finding that LEAP contributes to improvement in access to healthcare corresponds with the findings by Joha (2012) and Handa *et al.* (2013) that in Ghana, LEAP enabled beneficiaries to access healthcare. This finding is also in line with the outcomes of the conceptual framework of this study that LEAP contributes to improved access to healthcare, which, in turn, addresses non-monetary poverty of beneficiaries. In addition, the improvement in access to healthcare after LEAP supports the claim of the entitlement theory that external help is what is needed by the poor to overcome their pull failure (Khogali & Thakar, 2001; Sen, 1986).

Similarly, the key informant interviews revealed that beneficiaries of LEAP are now able to access better healthcare because of the free health insurance that they benefit from. The cash grant also helps to foot the transportation fares and buy drugs not covered under the NHIS. This concurs with the findings of Mutambara (2011) that social assistance programmes in Zimbabwe assist beneficiaries to afford healthcare. It, also, conforms to the expected outcomes in the conceptual framework of the study which shows that the provision of cash grant and in-kind services will ensure that beneficiaries have better access to healthcare, a phenomenon that suggests a reduction in non-monetary poverty (Alkire *et al.*, 2014).

The respondents gave explanations as to why they were or were not able to afford or pay for healthcare before benefiting from LEAP. Of the 288 multiple responses given as reasons for their ability to afford healthcare before LEAP, family members (46.5%), productive work (43.1%) and

philanthropists' help (10.4%) were noted. On the other hand, out of the 151 multiple responses given as reasons for their inability to afford healthcare before LEAP, healthcare being expensive (41.7%) and inadequate income (58.3%) emerged as the reasons.

In order to ascertain whether respondents perceived their ability to afford and access healthcare as being entirely due to LEAP or not, the affordability of healthcare after benefiting from LEAP was analysed. The results denote that of the 296 respondents who could afford healthcare post-LEAP, 90.9 percent attributed this ability to their membership in the LEAP scheme. This corroborates the findings of Handa *et al.* (2013) and Agyemang *et al.* (2014) that LEAP has enabled its beneficiaries to register on the NHIS which facilitates their access to healthcare.

The respondents who attributed their ability to afford healthcare entirely to LEAP and those who did not attribute theirs completely to LEAP advance reasons for their positions. Reasons advanced by the 269 respondents for attributing their ability to afford healthcare to LEAP are varied. Of the 488 multiple responses, free NHIS registration from LEAP (52.9%), grant from LEAP (27.7%), increase in income through investment in income generation activities using the LEAP grant (17.3%) and savings (2.1%) from LEAP accounted for the respondents' access to healthcare. However, for the 27 respondents who indicated that they do not completely attribute their ability to afford and have access to healthcare to LEAP, being already a registered member of NHIS (60%) and family members' assistance (40%) were mentioned, out of the 40 multiple responses, as what aided them to foot their medical bills.

Health insurance enables people to afford and have access to healthcare (Alfers, 2013; Durairaj, D'Almeida & Kirigia, 2010). As such, it was necessary to examine respondents' enrolment on the NHIS before and after benefiting from the LEAP programme. The results reveal that of the 302 respondents, 57 percent were not registered members of NHIS before LEAP while 43 percent were registered members. This depicts that majority of the respondents were not registered on NHIS before LEAP due, mostly, to poverty (GSS, 2015).

The enrolment of respondents onto the NHIS was disaggregated using location (Table 36). From the results, it can be inferred that more than half of the respondents from both the Wa West (56.4%) and Wa East (57.9%) Districts were not registered members of NHIS before LEAP. This implies that access to healthcare at the time will have been limited as they may not be able to afford the cash and carry system (Alfers, 2013; Asenso-Okyere *et al.*, 1997). Based on this, it became necessary to examine the extent of differences in NHIS membership before LEAP in the various districts. A chi-square test of independence was, thus, conducted. The test was statistically insignificant at the 0.05 alpha level ($\chi^2 = 0.019$; $df = 1$; $p\text{-value} = 0.891$). This suggests that before LEAP, membership of respondents in the NHIS was similar in both districts.

Table 36: Location by National Health Insurance Registration before LEAP

District	Registered NHIS before LEAP				Total	
	Registered		Not registered		N	%
	N	%	N	%		
Wa West	82	43.6	106	56.4	188	100.0
Wa East	48	42.1	66	57.9	114	100.0
Total	130	43.0	172	57.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 0.019; df = 1; p\text{-value} = 0.891$$

Respondents' continual membership in the NHIS after LEAP and how their membership was renewed were, also, examined. Of the 130 respondents who were already members of the NHIS, the results show that 99.2 percent were still registered members of the NHIS after benefiting from the LEAP scheme. Respondents showed their NHIS cards as evidence that they renewed their NHIS registration (Plate 6). They attributed the renewal of their membership to the free NHIS registration for LEAP beneficiaries, help of family members and income from productive work.



Plate : Health Insurance Card of a LEAP Beneficiary from Wechiau in the Wa West District

Photo Credit: Author (2016)

Similarly, the NHIS membership status of the 172 respondents who were not registered members of NHIS before LEAP was examined. The results illustrate that almost all of these respondents (97.1%) reported that after benefiting from LEAP, they had become registered members of the NHIS. This means that they joined the NHIS after enrolling on the LEAP. Handa *et al.* (2013) made similar findings that LEAP enabled beneficiaries to enrol on the NHIS. An observation helped to verify whether the respondents actually registered with the NHIS. Those who said they were registered showed their NHIS cards as evidence of their membership. Plate 7 is a sample NHIS card of a beneficiary of LEAP from Goripie in the Wa East District who has now registered.

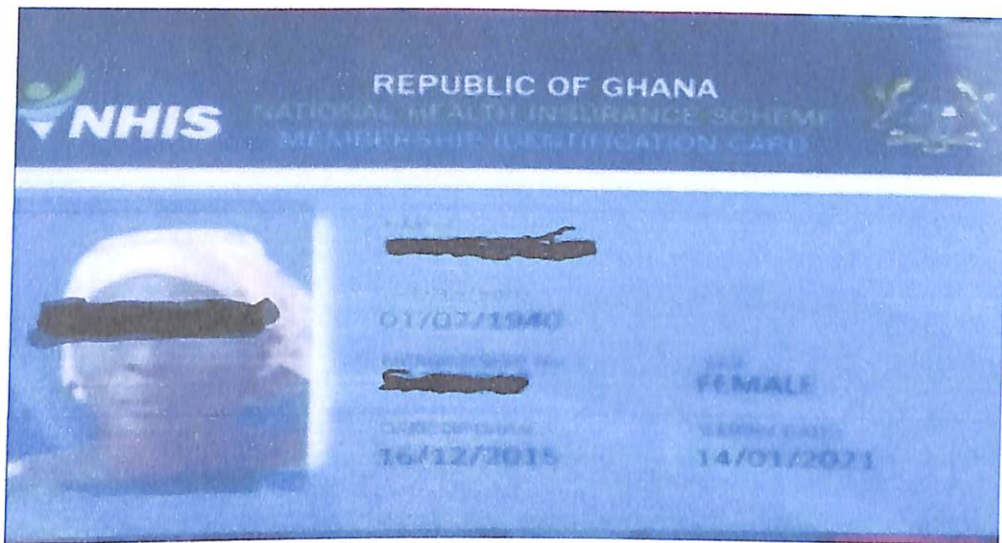


Plate : Health Insurance Card of a LEAP Beneficiary from Goripie in the Wa East District

Photo Credit: Author (2016)

The 167 respondents who indicated that they registered with NHIS after benefiting from LEAP attributed their membership to the free NHIS registration for LEAP beneficiaries, help of family members and income from productive work. The few who indicated that they were still not members of the NHIS attributed their condition to not being aware that the NHIS registration was free for the LEAP beneficiaries and not having money. This supports the Abbey, Odonkor and Boateng's (2014) finding that in the Ga East Municipal Assembly, some beneficiaries of LEAP were not aware that their membership to LEAP automatically qualified them for NHIS.

Contribution of LEAP to School Enrolment

One of the surest ways for breaking out of poverty is via human capital development of children (Ogujiuba *et al.*, 2011; Royce, 2009). As such, it was vital to examine the extent to which LEAP contributes to building the human

capital of respondents' children or wards of school going age. The issues of concern here were school enrolment before and after LEAP as well as attendance to school with school feeding programme.

Children's school enrolment before and after LEAP was examined. The results demonstrate that out of the 215 respondents with school going age children or wards, 86 percent said that their wards or children were in school before LEAP. That is to say, children's human capital development was a priority. However, the 14 percent whose children were not attending school claimed that this was because they could not afford school supplies such as school uniforms. They also cited the unavailability of schools in their communities as well as unwillingness of people to assist them financially as reasons for not enrolling their children in school.

After benefiting from LEAP, all the 30 respondents who reported that their children or wards were not in school before LEAP had their children attending school. This corroborates the findings of Soares *et al.* (2008) that Paraguay's Tekoporã cash transfer programme led to beneficiaries' children enrolling in school. It, also, coincides with the expected outcomes from the conceptual framework of the study, suggesting that LEAP has further improved the school attendance of children. Respondents were able to provide exercise books, uniforms and the report cards of their children or wards as a mark of their school enrolment. Plate 8 shows an exercise book of a pupil from Manwe Primary School in the Wa East District. This suggests that beneficiaries really enrolled their children in school.

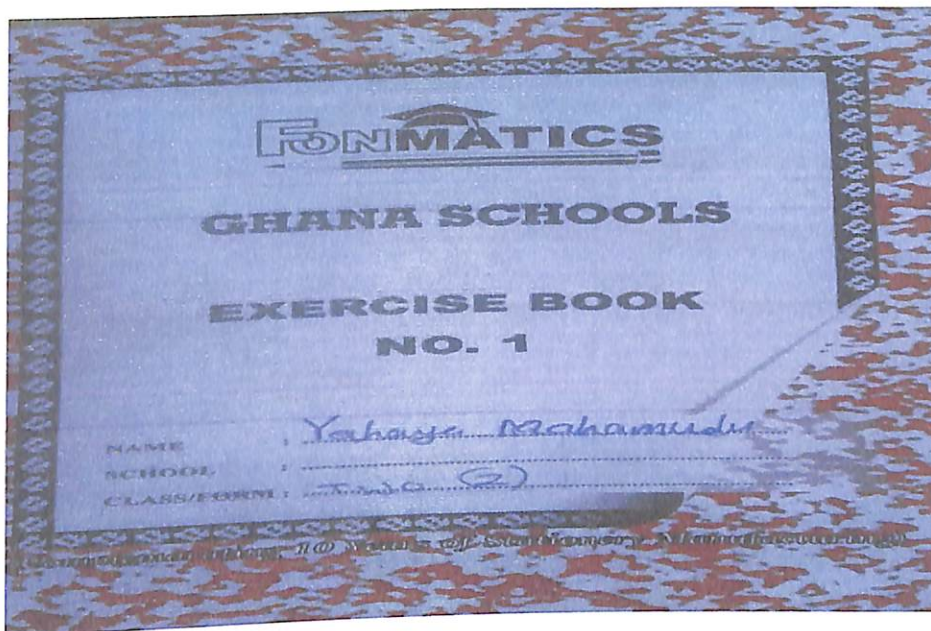


Plate : An Exercise Book of a Vulnerable Child who is a Beneficiary of LEAP from Manwe Primary School in the Wa East District

Photo Credit: Author (2016)

School uniforms of children of beneficiaries of LEAP also served as evidence of children's school attendance. Plate 9 shows sample uniforms of a pupil from Lassia-tuolo Primary School in the Wa West District. This actually showed that beneficiaries enrolled their children or wards in school.

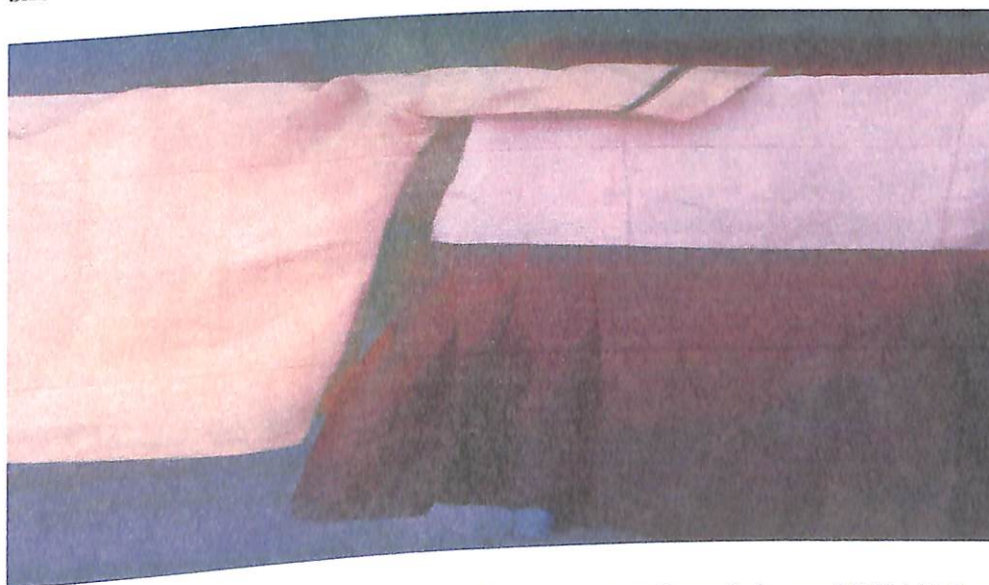


Plate : School Uniforms of an Orphan who is a Beneficiary of LEAP from Lassia-tuolo Primary School in the Wa West District

Photo Credit: Author (2016)

The enrolment of beneficiaries' children in school will lay the foundations for them to break the poverty chain. This is because as children get educated, their human capital is developed, and this enables them get better paying jobs which, in turn, aid them in breaking their families out of poverty (Fugar *et al.*, 2013; Royce, 2009). It also conforms to the expected outcome of the conceptual framework of the study that the development of human capital is a precondition for ending intergenerational poverty. This reality can be accomplished by the LEAP intervention.

The kind of school that children attend gives them the opportunity to enjoy some in-kind services. One of these in-kind services comes in the form of school feeding. The results show that out of the 215 respondents, 62.3 percent indicated that their children attend schools with the school feeding programme while children of the remaining 37.7 percent do not. This means that apart from the development of their human capital, they also get to eat nutritious meals at school, and this improves their health while serving as a motivation for them to remain in school (Seidu & Kamaludeen, 2014; World Bank, 2012).

Respondents gave reasons why their children attended public schools with or without the Ghana School Feeding Programme. Out of the 282 multiple responses given, parents whose children attend schools with the school feeding programme mentioned free food (46.4%), helping in saving money (28.4%) and motivating children to stay in school (25.2%) as the reasons for sending their children to such schools. As regards those whose children do not attend schools with the feeding programme, they noted that it

was because the schools within their communities did not have the school feeding programme.

As efforts are made to develop human capital as a result of the LEAP programme, it becomes necessary to examine the conditions under which beneficiaries will exit from the scheme; this will be the focus of the next chapter.

CHAPTER SEVEN

EXIT STRATEGIES OF THE LEAP PROGRAMME

Introduction

The contents of this chapter focus, fundamentally, on the third research question which is “how are exit strategies for the LEAP beneficiary households?” Essentially, the discussion concentrates on the conditions and modalities for ending LEAP, the monitoring of requirements and effects of LEAP, and the support services offered to LEAP beneficiaries.

The theoretical setting of this chapter is dependent on a gamut of assumptions from the structural, cultural and human capital theories of poverty. These underpin the exit strategies of the LEAP scheme. The structural theory of poverty claims that certain situations limit the chances and access to resources by the poor (Bradshaw, 2006; Jordan, 2004) while the cultural theory argues that the poor are the cause of their conditions as they have behaviours that destroy their wish to break out of poverty (Sameti *et al.*, 2012). The human capital theory, on the other hand, posits that investment in education and/or training is what is vital to tackling poverty (Kwon, 2009; Royce, 2009). These assumptions serve as the foundations for examining exit strategies of the LEAP programme.

The issues of interest cover ending support, monitoring of conditionalities and effects and complementary services offered. These were analysed using descriptive statistics and thematic analysis. These methods of analysis were appropriate because the data were of the nominal type. The analysis are based on varied sample sizes per issue because of multiple responses and inapplicable items. The availability and sufficiency of the

complementary service implies an adequate exit structure while their erratic provision denotes a weak exit strategy.

Conditions for Ending of LEAP Support

Social assistance schemes may or may not promote graduation from the programme (Fiszbein *et al.*, 2009; Kidd, 2013). This takes its theoretical underpinning from the cultural theory of poverty that the poor do little to help themselves (Bradshaw, 2006; Royce, 2009). It is, also, dependent on the claim of the structural theorists that the removal of the structural bottlenecks helps the poor to get out of their situation (Abdulai & Shamshiry, 2014; Fonteneau *et al.*, 2014; Royce, 2009). With exit as part of the structure of the scheme, it is expected that beneficiaries, at a point, will have to leave the scheme voluntarily or involuntarily.

The kind of exit, either endogenous or exogenous, has implications for the beneficiaries (Devereux & Sabates-Wheeler, 2015; Samson, 2015). Where there is no exit, beneficiaries get to stay on the programme until they pass on. This, however, breeds dependency on the programme (McCord, 2009; White *et al.*, 2010). The issues, thus, discussed here are conditions for ending the support, time for ending support and the exit structure.

The policy document of LEAP, which is the National Social Protection Strategy (NSPS), indicates that at a point in time, beneficiaries would have to graduate from the scheme (MMYE, 2007). This made it essential for the researcher to examine when the support to beneficiaries can end. Table 37 presents the results on the conditions for the termination of a beneficiary's membership in the LEAP scheme.

Table 37: Conditions for Ending LEAP Support

Condition	Number	Percent
After the scheme duration expires	28	8.8
Only after poverty is reduced	15	4.7
When you leave catchment area of LEAP	12	3.8
After death	89	28.0
Don't know	174	54.7
Total	318*	100

Source: Field survey (2016)

*Multiple responses

The results from Table 37 demonstrate that out of 318 multiple responses, 28 percent related to exit after death while 8.8 percent mentioned exit after the scheme's duration. Only a few responses mentioned reduction of poverty as a condition for exit. This finding is generally similar to the outcome of studies by MMYE (2007), Villa and Niño-Zarazúa (2014) and Devereux and Sabates-Wheeler (2015) that beneficiaries of social assistance programmes graduate because the scheme operates for a specified period, their income level has exceeded the poverty line and when they eventually die. Likewise, the key informant interviews revealed that the termination of membership in LEAP occurs with the death of a beneficiary, leaving the catchment area of the programme, expiration of scheme duration and improvement in living conditions.

However, despite the 318 multiple responses given, many of the beneficiaries seemed not to know the conditions, and this reflected in the 54.7 percent of responses for “Don’t know”. This implies that more respondents were not aware of the conditions under which the support to them will end which is because the programme is not clear on exit conditions. This is consistent with the findings of Joha (2012) and Yildirim *et al.* (2014), as well, that beneficiaries of social assistance programmes usually do not know about the conditions for termination of their membership. As such, the termination of the support will come to such respondents as a surprise.

The timing for termination of the support to beneficiaries of a social assistance programme is important as it enables the beneficiaries to plan for their exit (Arnold *et al.*, 2011; Farrington, 2009). Therefore, it was important to examine the timing for exit of beneficiaries from the LEAP programme.

Evidence from the key informant interviews show that some of the key informants, usually, inform beneficiaries that in the future, they will exit from the LEAP scheme. The key informants themselves were, however, not sure as to which categories of beneficiaries were to exit and how long they will remain on the programme before they exit. For instance, a key informant from the Wa West District (18th November, 2016) noted that: “I usually inform the beneficiaries that a time will come when they will exit from the LEAP programme.” The challenge, however, is that the key informants were also ignorant of the exact time for graduation and those who must exit. Yildirim *et al.* (2014) made a similar discovery that beneficiaries and implementers of Turkey’s cash transfer programme did not know much about its operation.

An examination of the literature from the NSPS on exit strategy of LEAP shows that not all the beneficiary categories were to graduate from the programme. The expectation was that terminal beneficiaries with productive capacity will participate in the LEAP programme for a period of three years to develop and sustain their basic livelihoods (MMYE, 2007).

Specifically, the exit strategy for the extremely poor above 65 years is that they will continue to receive cash grants until death (MMYE, 2007). Nonetheless, MMYE (2007) indicates that those extremely poor above 65 years with family members or caregivers with potential for support in the future, were to be supported with a two-year limited cash transfer to serve as a buffer to lift them out of extreme poverty before their exit.

Concerning the PWD, they were to continue to receive the LEAP cash transfer with the anticipation that they will have medical improvements or vocational rehabilitation potentials (MMYE, 2007). These beneficiaries' membership is subject to re-application every two years to assess their condition for either continuation in or exit from the programme.

Caregivers of orphans and vulnerable children (COVC), on the other hand, will be supported with the cash grants until the orphan or vulnerable child is above 15 years of age where it is assumed that he or she will be capable of doing light work (MMYE, 2007). The MMYE (2007) states that unlike the elderly poor and PWDs whose exit was not automatic, that of the orphans or vulnerable children was inevitable.

However, since the implementation of the LEAP programme in 2008 to date (i.e., July, 2017), the implementers have not yet graduated beneficiaries from the programme. What this implies, then, is that the exit strategies of

LEAP are probably weak or just not applied. Hamad and Pavanello (2012) and Agyemang *et al.* (2014) made similar observations about the Palestinian National Cash Transfer Programme and LEAP respectively when they purported that these programmes did not create the opportunity for beneficiaries to gain self-sufficiency in order to graduate. This might be the reason for the non-implementation of the exit strategy of the LEAP scheme. This non-implementation of the graduation strategy in the LEAP programme is in consonance with the findings that middle-income cash transfer schemes in Africa do not encourage exit (Garcia & Moore, 2012).

Yet, the non-institution of exit processes creates a fertile ground for breeding dependency (McCord, 2009; White *et al.*, 2010) since cash transfers create a disincentive for labour market participation and rather trigger a reliance on government assistance. This damages positive work attitudes and, thus, hinder structural change (Holmes & Jackson, 2008; Samson, 2009). The non-implementation of the graduation policy of the LEAP scheme suggests that the recertification of beneficiaries does not equally occur. By this, the findings here do not correspond with the expected outcomes in the conceptual framework of the study on graduation and recertification that has it that beneficiaries leave when poverty reduces or are retained when poverty is not reduced.

Modalities to Prepare Beneficiaries before Termination

Since at a certain point in LEAP graduation was expected, it was necessary to examine the strategies implemented to create the appropriate

environment for the beneficiaries to exit. These modalities are crucial so that the beneficiaries will not revert to poverty upon exit (Samson *et al.*, 2006).

The results illustrate that 45 percent of the respondents claim there are no modalities in place to prepare the grounds for their exit while the remaining 55 percent said they did not know whether such modalities existed or not. This sends a signal that the respondents are, largely, not aware of strategies in place to prepare them for exit. This finding, generally, is similar to the outcome of a study by Yildirim *et al.* (2014) that beneficiaries of the Turkish social cash transfer scheme had insufficient information about the operation of the programme. The implication is that any institution of an exit might stun these beneficiaries. The finding, however, contradicts the indications in the conceptual framework about the modalities for preparing beneficiaries of social assistance programmes towards exit.

The key informant interviews, nevertheless, revealed that a few of the implementers were aware of some of the modalities to facilitate exit. Some of the modalities enumerated were that the National Board for Small Scale Industry was to assist beneficiaries to establish businesses while the Ministry of Food and Agriculture enrolls LEAP beneficiaries on the bloc farming system. The key informants indicated that these modalities were to help empower the beneficiaries to speed up the improvement in their living conditions to facilitate graduation. This, to some extent, is similar to the outcomes of studies by Samson *et al.* (2006), MMYE (2007), Slater (2009) and Arnold *et al.* (2011) that social assistance programmes provide support services like education, health, nutrition or offer subsidies to its beneficiaries in order to prepare them towards graduation.

The LEAP bi-monthly payment with a minimum of GH¢66 and maximum of GH¢106 was a form of a lump sum given to the beneficiaries of the scheme. Moreover, more than four-fifths (90.1%) of beneficiaries received their cash grant regularly. Also, 75.2 percent of respondents admit to receiving their cash grant for the six cycles in a year which suggests the predictability of the LEAP cash grant. According to Jaspars *et al.* (2007) and Kidd (2013), predictability and timing of transfer from social assistance schemes promote exit since cash stipends dispensed, predictably, permit poor families to plan how to use their resources (Slater, 2009).

The findings also conform to the expected outcomes in the conceptual framework (Figure 3) of the study that regularly receiving the cash grant helps beneficiaries to plan its usage. It also supports the assertion of the structural theory of poverty that the removal of structural limitations to opportunities will help in addressing poverty (Chêne, 2010; Fonteneau *et al.*, 2014). Similarly, according to the entitlement theory, the provision of grant regularly and in lump sum will build the endowment set of the beneficiaries to enable them acquire their entitlement set (Osmani, 1993; Sen, 1990; Sultana, 2002).

The LEAP scheme targets three basic categories of beneficiaries, namely: the orphans and vulnerable children, elderly poor and PWD. The basis for their inclusion was their vulnerability and poverty levels as well as the need to assure them that the country cares for them. The selection of the beneficiaries of LEAP involved proxy means test and geographic targeting based the access to some services. The beneficiaries were, mostly, the elderly poor, and the mean age of the LEAP beneficiaries was about 60 years. This shows that majority of the beneficiaries were aged and as such, outside of the

working bracket. Holmes and Slater (2008) and Slater (2009) claim that where cash transfers unequivocally target people who are non-productive or are incapable of engaging in productive activities, graduation becomes problematic; this concurs with the findings of this study.

Monitoring of Exit Requirements

The LEAP scheme has some conditionalities that COVC, in particular, must meet to continue to benefit from the programme. These conditionalities are to promote the welfare of these children, specifically, in terms of their human capital development (Fiszbein *et al.*, 2009; Narayanan, 2011; Son, 2008) in order to facilitate exit from both intergenerational and structural poverty (Aber & Rawlings, 2011; Royce, 2009). As a result, it was imperative to examine whether the conditionalities of LEAP were monitored, the frequency of the monitoring, the specific conditionalities that were monitored and the action taken when co-responsibilities were violated.

The results on monitoring of the requirements of LEAP show that out of the 87 respondents constituting caregivers of orphans and vulnerable children, 81.6 percent reported that the implementers of the LEAP scheme, normally, monitor the co-responsibilities. The key informants also revealed that implementers monitor LEAP programme requirements. This corresponds with the findings of Soares and Silva (2010) that some social assistance programmes promote the monitoring of their conditionalities.

As depicted in the conceptual framework of the study, monitoring of co-responsibilities of the LEAP scheme is vital for ensuring that there is investment in the human capital of the orphans or vulnerable children.

Monitoring is important because according to the cultural theory of poverty, the poor engage in activities that are not helpful to them (Gajdosikienė, 2004). Similarly, the human capital theory argues that investment in education is essential for tackling poverty as education lays the basis for a better future (Royce, 2009). The monitoring of the co-responsibilities is, therefore, apposite.

The 71 COVC respondents who indicated that implementers monitored the requirements of LEAP pointed out that monitoring of conditionalities occurred whenever there was payment of the LEAP grant, suggesting that monitoring was bi-monthly. Others indicated that monitoring of the requirements was on a quarterly basis. Similarly, evidence from the key informant interviews revealed that monitoring was on bi-monthly and quarterly basis. This corroborates the findings of ILO (2014) that in Ghana, monitoring of LEAP conditionalities was on quarterly basis. This, notwithstanding, Agyemang *et al.* (2014) found that there was inadequate monitoring of implementation of conditionalities of the LEAP scheme in the Cape Coast Metropolis.

There was an examination of monitoring responsibilities of the LEAP scheme at the district level. Indications from the key informant interviews were that monitoring of the co-responsibilities was the duty of the staff of the DSW, the DLEAPIC and CLEAPIC members in the districts. In this regard, a key informant from the Wa East District (9th December, 2016) stated that, “the monitoring of the conditionalities is done by us the CLEAPIC members and the DLEAPIC members as well.” This suggests that the implementers of the LEAP programme at the district level were those charged with the duty of

monitoring the co-responsibilities. This concurs with Brook *et al.*'s (2013) and ILO's (2014) finding that CLEAPIC and DLEAPIC are responsible for the monitoring of LEAP conditionalities.

The specific requirements of LEAP that COVC must observe were examined and presented in Table 38. The results illustrate that of the 265 multiple responses, the major conditionalities that were monitored include: school attendance of children (26.4%), health insurance registration (26%) and not engaging children in child labour (22.6%). Similarly, the indication from the key informant interviews was that they monitored co-responsibilities such as school attendance of children, health insurance registration, birth certificate registration, immunisation of children under five years and not engaging children in child labour. Aber and Rawlings (2011) point out that monitoring of co-responsibilities helps to ensure attainment of scheme goals while others like Samson (2009) and Omilola and Kaniki (2014) note that it qualifies beneficiaries to collect the cash grant and/or food aid.

Table 38: Conditionalities of LEAP Monitored

Conditionality	Number	Percent
School attendance of children	70	26.4
Not engaging children in child labour	60	22.6
Birth registration	29	10.9
Health insurance registration	69	26.0
Immunisation of children	37	14.1
Total	265*	100

Source: Field survey (2016)

*Multiple responses

At a point, beneficiaries of LEAP are likely to violate the conditionalities. The kind of action taken against those that breach the requirements is vital to ensuring the compliance by the beneficiaries (Soares & Silva, 2010). It emerged from the interview with the respondents that when beneficiaries violate the co-responsibilities of LEAP, the implementers threaten that such a beneficiary will be withdrawn if the person continues that way. They, also, cautioned and counselled those that breached the co-responsibilities on the need to observe the conditionalities. This corresponds with the discovery by Soares and Silva (2010), Budlender (2014) and ILO (2014) that beneficiaries of social assistance programmes are normally sanctioned and/or counselled when they breach the conditionalities.

In addition, evidence from the key informant interviews reveals that while some key informants noted that nothing happens when there were breaches in the requirements of LEAP, others held a contrary opinion. Those who indicated that some form of action was taken pointed out that advising culprits to observe the conditionalities and threatening them were the measures taken. For instance, a key informant stated that:

I normally advise those found to have violated the conditionalities to try not to breach them again. At times, I threaten them that those who do not have NHIS card would not be paid on the next payment date until they show evidence of registration. (Key informant from the Wa East District, 9th December, 2016).

It is deduced from the quotation that though some actions are taken, it might not be deterrent enough as some beneficiaries might continue to violate the conditionalities with impunity since there is no real implementation of

deterrent sanctions. This corresponds with the discovery of Fiszbein *et al.* (2009) that some cash transfer schemes in Latin America do not have any real sanctions for non-compliance with conditionalities, and this creates room for beneficiaries to violate the co-responsibilities at will.

Monitoring of LEAP Effects

In order for implementers of social assistance schemes to know whether they are achieving the objectives of the programmes, it is necessary to monitor the effects of their activities. The outcome of this monitoring could be a basis for graduating beneficiaries or recertifying them to remain in the scheme (Devereux & Sabates-Wheeler, 2015; Paes-Sousa *et al.*, 2013). As such, it was necessary to examine whether there was any such monitoring of the effects of LEAP, the frequency of the monitoring if there was, the particular effects monitored and actions taken based on the results of the monitoring.

The results of monitoring of the effects of the LEAP scheme denote that out of 302 respondents, 69.2 percent indicated that the effects of LEAP were monitored while the rest (30.8%) believed they were not. The key informant interviews, however, strongly suggest that the effects of LEAP on the beneficiaries were monitored. This finding, as well, is similar to the outcomes of studies done by Gordon (2011) and Paes-Sousa *et al.* (2013) that usually, the effects of social assistance schemes are monitored. It, also, conforms to the conceptual framework which indicates that the monitoring of the effects of LEAP is a basis for ensuring appropriate utilisation of grants to facilitate exit. Monitoring the effects of these programmes ensure that the

poor, who are reluctant in helping themselves as claimed by the cultural theory of poverty (Gajdosikienė, 2004), become cautious in the grant utilisation.

The 209 respondents who indicated that implementers monitored the effects of LEAP stated how often the monitoring was executed. In general, the respondents indicated that monitoring of effects occurs whenever there was a payment of the LEAP grant. Yet, some said that this monitoring was done on quarterly basis. Indications from the key informant interviews, as well, were that monitoring the effects of the usage of LEAP grants was on a bi-monthly and/or quarterly basis. They pointed out that monitoring was the responsibility of the staff of the DSW as well as the DLEAPIC and CLEAPIC members in the district. ILO (2014) made similar findings that monitoring was the responsibility of the DLEAPIC and CLEAPIC in the LEAP programme.

In continuation, the specific effects that implementers of LEAP monitored were examined. The results in Table 39 show that of the 758 multiple responses, the most monitored effects were access to healthcare (28.1%), food consumption (26.8%), income level (17.7%), savings ability (15.3%) and asset accumulation (12.1%). Similarly, the key informants noted that they generally monitored effects of the utilisation of the LEAP cash grant on food consumption, school attendance of children, healthcare access, shelter and investment, all of which relate to poverty. This examination was done to ascertain which aspects of beneficiaries' lives had improved. This concurs with the findings of Gordon (2011) that the Save the Children Cash Transfer project in South Sudan monitored cash utilisation, household food consumption, household expenditure pattern, assets possession and nutrition.

Table 39: Effects of the LEAP Programme Monitored

Effects of LEAP	Number	Percent
Access to healthcare	213	28.1
Food consumption	203	26.8
Income level	134	17.7
Savings ability	116	15.3
Asset accumulation	92	12.1
Total	758*	100

Source: Field survey (2016)

*Multiple responses

There was an interrogation of the kind of action taken after monitoring the effects of the LEAP programme on the beneficiaries. It emerged from the interviews with the key informants and the respondents that there was no unanimity as to which actions are taken based on the outcome of the monitoring. The interviews revealed that where the monitoring showed that the programme had improved beneficiaries' living conditions, the implementers took a number of actions. Some of these were thanking and praising beneficiaries, encouraging beneficiaries to keep it up, lobbying for the extension of LEAP to some other communities and noting of such beneficiaries for the purposes of future exit. This concurs with Johannsen *et al.*'s (2010) finding that in El Salvador, monitoring of the effects of the cash transfer programme assists in determining beneficiaries' on-going qualification.

On the other hand, where the results from the monitoring illustrated that the beneficiaries' access to healthcare, food consumption, income level,

savings ability and asset accumulation had dropped, a variety of actions were instituted. Some of them included re-strategising, advising beneficiaries on how to use the cash (i.e., healthcare or food), notifying the authorities for replacement of a deceased beneficiary and changing of caregivers who misused the grant.

In support of this, a key informant from the Wa East District (9th December, 2016) stated that, “we normally educate the beneficiaries not to use the cash grant for gambling and drinking ‘pito’ but to use it on things that will improve their living conditions.” It can be inferred from this that, at least, certain actions are taken to either admonish or correct people in order to ensure a proper use of the LEAP cash grant. This corroborates the findings made by Budlender (2014) and Devereux and Sabates-Wheeler (2015) that some actions are instituted when beneficiaries of social assistance programmes do not record improvements in their living conditions.

Support Services Offered to LEAP Beneficiaries

Social assistance programmes normally cover a multitude of packages for beneficiaries (Huffman & Jensen, 2006; Jaspars *et al.*, 2007). This is done because one approach, alone, may not be adequate to bring about the desired change in the living conditions of beneficiaries to facilitate exit from the programme (Arnold *et al.*, 2011; Slater, 2009). As such, I examined complementary services that beneficiaries of LEAP got directly or indirectly from the scheme as well as their satisfaction about the support services they received from the implementers and their collaborators.

With respect to support services received, the results revealed that out of 317 multiple responses, 94.3 percent related to access to free health insurance registration. Evidence from the key informant interviews also revealed that free NHIS registration, free school uniform, free exercise books, free school sandals, bloc farming and participation in labour intensive public works (LIPW) were some of the complementary services provided.

The above finding corroborates the findings by Samson *et al.* (2006), Slater (2009), Arnold *et al.* (2011) and IDEAs (2011) that complementary services for beneficiaries of social assistance schemes include education, health and nutrition packages. It also conforms to the expected outcomes in the conceptual framework of the study that the provision of in-kind services complement the cash grant given to beneficiaries of LEAP to speed up the rate of transformation in their living conditions towards exit. It, equally, supports the entitlement theory's argument that the poor need assistance to change their situation (Harvey, 2005). Similarly, offering in-kind services remove the structural barriers claimed by the structural theory of poverty (Richardson & London, 2007; Schiller, 1998); hence, paving the way for the poor to improve their living conditions.

This, notwithstanding, some of the key informants noted that apart from the provision of NHIS registration that was guaranteed, the rest were not as their provision was erratic. This concurs with the findings made by Slater (2009) and Bhatasara (2014) that the provision of in-kind services to the beneficiaries of social assistance by the implementers and their collaborators are, normally, unpredictable and inadequate. For instance, MMYE (2007) indicated that the implementers of LEAP and their partners are supposed to

provide micro-credit facilities to the beneficiaries as well as engage them on National Youth Employment Agency (NYEA) programme models, but this has not happened yet. Niyuni (2016) also notes that the Japanese Social Development Fund, which was to provide tools and skills needed to augment LEAP beneficiaries' technical and vocational skills, is yet to materialise.

It also emerged from the key informant interviews that generally, people were enrolled on the complementary services immediately they enrolled as LEAP beneficiaries. This means the qualification for benefiting from the in-kind services was just getting enrolled on the scheme. In this regard, a key informant remarked that, "immediately we enrol beneficiaries on the LEAP programme they right way begin to enjoy the support service that the programme offers" (Key informant from the Wa West District, 18th November, 2016). This indicates that beneficiaries start benefiting from the complementary services offered immediately they enrol on the programme.

Further, the satisfaction of beneficiaries about the support services they obtained from the LEAP programme was examined. The results depict that out of 299 respondents who received free health insurance registration from the LEAP programme, almost all (97%) reported that they were satisfied with the service, implying that the services offered met their needs. Those who admitted to being satisfied with the services attributed it to it being free and enabling them reduce the cost of medical bills. The respondents who indicated that they were dissatisfied with the health insurance registration argued that this was because they had to queue at the registration centre. This is consistent with the findings of Bagash *et al.* (2012) that in Yemen, beneficiaries of social

assistance schemes were not content with the complementary services provided to them.

In addition to these examinations, the reasons for the provision of in-kind services to the LEAP beneficiaries were also considered. It surfaced from the key informant interviews that there were numerous reasons for the provision of these services. Some of these include: providing further support to speed up their recovery from poverty, making healthcare affordable and accessible, improving nutrition of children, helping beneficiaries reduce cost on services and improving their income. A key informant remarked that:

The LEAP grant alone cannot help the beneficiaries. Other support services are necessary to help them earn extra income, save their income as they get free health insurance registration and reduce the cost of farming through the free fertiliser they get. (Key informant from the Wa East District, 9th December, 2016).

Another key informant from the Wa East District (9th December, 2016) said, “some of the beneficiaries were employed on the labour intensive public works programme. They were contracted to help in digging a dam. This enabled them to earn additional income to support the provision of their needs.” These two submissions insinuate that the support services were to complement the cash grant received to ensure improvement in the living conditions of the beneficiaries of the LEAP programme. This, also, supports the finding by Samson *et al.* (2006) that the Productive Safety Net Programme in Ethiopia offered in-kind services to beneficiaries to supplement the cash grant in order to speed up the process of improving their living conditions.

With strategies in place to prepare beneficiaries for possible exit, it is important to ascertain some of the challenges that might limit the exit drive. The focus of the next chapter will therefore be on the challenges encountered in the LEAP programme.

CHAPTER EIGHT

CHALLENGES ASSOCIATED WITH THE LEAP PROGRAMME

Introduction

This chapter concentrates on the fourth research question of the study which deals with key challenges that limit the use of the LEAP transfer as a conduit for poverty reduction. Particularly, the discussion on the challenges of the LEAP programme largely focuses on occurrences of problems in LEAP, general problems encountered in LEAP, major challenges in the LEAP scheme and mechanisms for reporting problems encountered in the LEAP programme.

The theoretical background of this chapter is reliant on a range of propositions from the entitlement, structural and cultural theories of poverty. The entitlement theory argues that pull and response failures reduce the poor's capacity to provide their needs; as a result, they require external assistance (Sen, 1986; Vizard, 2001). However, the structural theory of poverty posits that some conditions reduce the opportunities and resources available to the poor to improve their living situation (Abdulai & Shamshiry, 2014). The cultural theory of poverty, on the other hand, asserts that the poor are the cause of their own conditions as they harbour behaviours that destroy their desire to break out of poverty (Bradshaw, 2006; Royce, 2009). These tenets served as the basis for examining the challenges confronting the LEAP scheme.

The analytical framework for challenges associated with the LEAP programme was, essentially, dependent on descriptive statistics, chi-square test of independence and thematic analysis. The exploration of the challenges of LEAP according to thematic analysis involved the identification of major

challenges from the general problems. As regards the occurrence of and the channels for reporting these problems, descriptive statistics, chi-square test of independence and themes emerging from the raw data were used for the analysis. The sample size for this analysis varied per issue because of inapplicable items. The analysis involved blending the quantitative and qualitative issues to provide a holistic view. In some cases, however, the qualitative and quantitative issues were analysed independently if their combination will not produce clarity.

Occurrence of Problems in LEAP

According to Chiwele (2010), the presence of challenges of any sort in a programme that is yet to undergo implementation or is still under implementation has the likelihood of limiting its potential impacts on the potential beneficiaries or existing beneficiaries. As a result, it was appropriate to ascertain whether beneficiaries of LEAP face problems and at what time in their membership to the programme they do experience such challenges.

Regarding the examination of whether respondents face problems as beneficiaries of LEAP or not, the results show that out of 302 respondents, 55 percent did not face any problems. This implies that the likelihood of the LEAP programme having a positive effect on the beneficiaries' living conditions is high (Handa *et al.*, 2013). However, this finding is contrary to Jaha and Sika-Bright's (2015) discovery that beneficiaries of the LEAP scheme in the Upper West Region encountered challenges. Another 45 percent of the respondents noted that they encountered difficulties. Similarly, the key informants admitted that they, usually, encountered problems in their effort to

discharge their roles as LEAP implementers. This concurs with Chiwele's (2010) and Agyemang *et al.*'s (2014) findings that social assistance schemes in Zambia and Ghana respectively are, generally, problem laden.

As indicated in the conceptual framework, challenges abound at every stage in the operation of a social assistance programme, an assertion justified by this discovery. The findings, here, also corroborates the claim of the entitlement theory that the lack of endowment set is what triggers difficulties (Osmani, 1993; Sen, 1984, 1986; Versteegen, 2001).

There was a disaggregation of problems in LEAP by the location of respondents (Table 40). The results revealed that out of the 188 respondents from the Wa West District, 60.6 percent encountered challenges whereas of the 114 respondents from the Wa East District, only 19.3 percent faced problems. Based on the responses, a chi-square test of independence was conducted to examine the significance of the difference in the districts with respect to the occurrence of problems. The differences were statistically significant at the 5 percent level ($\chi^2 = 47.341$; $df = 1$; $p\text{-value} = 0.000$). This signalled that the occurrence of problems in the Wa West District was higher than that of the Wa East District. The high poverty incidence and its severity in the Wa West District may have caused the differences in the occurrence of problems (GSS, 2015).

Table 40: Location by Occurrence of Problems in the LEAP Programme

Location	Problems in the LEAP programme				Total	
	Experienced		Not experienced		N	%
	N	%	N	%		
Wa West District	114	60.6	70	39.4	188	100.0
Wa East District	22	19.3	92	80.7	114	100.0
Total	136	45.0	166	55.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 47.341; df = 1; p\text{-value} = 0.000; \alpha = 0.05$$

Subsequently, the periods during which beneficiaries encountered challenges were, also, considered. This was vital because it will inform implementers on when problems occur and enable them institute measures to arrest the situation. Specifically, the results show that of the 136 respondents who noted that they encountered difficulties as beneficiaries of LEAP, 25 percent encountered problems in year one; about two-fifths (40.4%), in year two and the rest (34.6%), year three and beyond. Nonetheless, evidence from the key informant interviews shows that challenges occur immediately beneficiaries are enrolled.

The finding that challenges may occur at any time in the LEAP scheme corresponds with the findings of Jaha and Sika-Bright (2015) that problems may occur at any time in a social assistance programme. It, also, supports the outcomes in the conceptual framework that challenges in social assistance programme may occur at any stage of the scheme implementation. In addition, it concurs with the argument of the structural theory that certain structural issues which are beyond the control of people are what make them poor

(Abdulai & Shamsiry, 2014; Bradshaw, 2006). As such, when certain economic, social and political bottlenecks exist, at any point, it may trigger challenges in the social assistance scheme.

General Problems Encountered in the LEAP Programme

Problems in social assistance programmes have the possibility of reducing the potential changes that the schemes intend to bring about in the lives of the beneficiaries (Chiwele, 2010; Jaha & Sika-Bright, 2015). In order to ensure that the beneficiaries obtain the maximum benefit from the LEAP programme, it was necessary to examine the specific problems associated with the scheme in order to address them. The presentation of the challenges was, therefore, first from the general perspective of both respondents and implementers and later, disaggregated. The purpose of the disaggregation was to show challenges associated with either the beneficiaries or the implementers. The discussion of the challenges was centred on beneficiary related, administrative and political difficulties.

Beneficiary related problems

Beneficiary related challenges constitute one of the categories of challenges associated with the LEAP scheme. The interviews with the beneficiaries and key informants showed that beneficiaries encountered different challenges. Some of these challenges included: distance of travel to payment centres, cash related challenges, conflict about usage of cash grant and inadequate complementary services. These findings conformed to the expected outcomes in the conceptual framework (Figure 3) of the study on

challenges confronting the LEAP scheme as it indicates that beneficiary associated challenges may occur at any point of a person's membership in the programme.

One of the challenges faced by beneficiaries of the LEAP programme was the issue of travelling to the payment centre. Some of the respondents complained that they travelled long distances to the payment centres to fetch their cash grant. This is consistent with the findings by White *et al.* (2010) and Jaha and Sika-Bright (2015) that beneficiaries of social assistance schemes complain that they travel long distances to collect their cash grant. They expressed displeasure about having to travel to access the grant since it involved spending part of the cash grant on transportation fares.

Similarly, the key informants were of the view that some of the beneficiaries were dissatisfied with the fact that they had to travel long distances to collect their cash grant. A key informant from the Wa West District (18th November, 2016) pointed out that, "beneficiaries of LEAP complain that they travel long distances to collect their grant which they are not pleased with as they spend money on the transportation." It can be deduced from this that the beneficiaries' main source of worry is the fact that they have to spend part of their grant on transport expenses.

Aside the complaints about having to travel long distances, the beneficiaries mentioned other cash related challenges as problems they encounter. They intimated that the cash grant is small, delayed sometimes and failed to reflect on their e-zwich cards at other times. The meagre sum of the cash grant received emerged as a major problem to some of the beneficiaries. They complained that the amount was paltry and could not satisfy their

fundamental needs. This, the key informants admitted to as having received complaints from some beneficiaries about the amount they received. For instance, a key informant indicated that, “some of the beneficiaries of the LEAP programme, when they come to collect their cash grant, normally complain that it was small because it could not meet all their basic needs” (Key informant from the Wa West District, 18th November, 2016). This means that the cash grant was perceived as inadequate.

The complaints that the cash grant is small concurs with the discoveries by Mutambara (2011) and Agyemang *et al.* (2014) that in Zimbabwe and Ghana respectively, beneficiaries of social assistance programmes complain that the grant amount is usually small. This implies that beneficiaries really perceive the insufficiency of the cash grant given them as a problem. However, this is appropriate since it prevents dependency on the grant (White *et al.*, 2010).

In addition, the grant not reflecting on beneficiaries’ e-zwich cards was a challenge that some beneficiaries faced. Since the migration of the payment system of beneficiaries of LEAP from the manual system to the biometric payment mode, some beneficiaries usually do not get their e-zwich accounts credited. Some of the respondents noted that this biometric system has not been favourable to them as they go to the payment centre only to realise that their money was not credited. This supports the findings made by Lindert *et al.* (2007) that beneficiaries of Bolsa Família encountered problems with their migration to a biometric payment platform.

The key informants indicated that the inability to collect the cash grants demoralises beneficiaries a lot. This is because they become

disappointed about not getting their money and the prospect of having to return on the next payment date to address it. The key informants noted that this causes the beneficiaries many inconveniences. As said by a key informant, “there are instances when beneficiaries come to the payment centres but are unable to get verified or didn’t have their money reflect in their e-zwich account. This results in not paying them for that cycle” (Key informant from the Wa West District, 18th November, 2016). This establishes that the issue of money not reflecting in their e-zwich accounts is a critical challenge faced by some of the beneficiaries of LEAP.

The respondents, furthermore, attest to having challenges with the programme in that there are delays in the payment of the LEAP cash grant. According to the key informants, this situation usually arises due, mainly, to three causes: the MoGCSP not releasing money for payment, beneficiaries’ grant not reflecting in their e - zwich accounts and delays from participating payment banks. When any or a combination of these occurs, it leads to delays in the payment of the beneficiaries. This is consistent with the findings of Fernandez and Olfindo (2011), Gordon (2011) and the Government of Ghana (2013) that funding challenges and preparation of payroll, normally, contribute to delays in payment of grant to beneficiaries.

In this respect, a key informant stated that, “delays in payment of cash grant to beneficiaries are usually because of delays from the participating paying bank or the ministry failing to release money on time for the payments” (Key informant from the Wa East District, 9th December, 2016). From this submission, it is evident that the delays in payment of cash transfers to beneficiaries of LEAP are still ongoing. This confirms the findings of Jaha

and Sika-Bright (2015) and Bawelle (2016) that LEAP beneficiaries in the Upper West Region complain of delays in payment of their grant.

Another beneficiary related problem was conflict emerging out of the utilisation of the LEAP grant. The beneficiaries indicated that conflicts, normally, arise when it comes to the usage of the grant as non-beneficiaries usually want to influence the usage of the grant. Some of the key informants, also, share in this view. In this regard, a key informant from the Wa West District (18th November, 2016) pointed out that, “families fight over the money where a beneficiary is a drunkard and wants to use the money on drinking.” The likelihood of a conflict over the use of the grant is consistent with the findings made by Mutambara (2011) and Bagash *et al.* (2012) that conflicts emerge between couples on usage of cash grants as the beneficiary normally thinks that he or she should have total control over the decisions about the utilisation of the grant.

In another instance, interviews with respondents and key informants reveal that there was inadequate provision of support services. Some of the respondents indicated that this has limited the benefits they were to obtain from the LEAP programme. The key informants noted that there is no assurance of beneficiaries getting free school uniforms, sandals, exercise books, school feeding, skills training and LIPW because the provision of these items and services is unpredictable.

For example, a key informant from the Wa West District (18th November, 2016) noted that “the provision of the in-kind services to the beneficiaries was unreliable. This was because we do not have control over their provision as we are only collaborators.” This suggests that the extra

cushioning expected by beneficiaries from the complementary services was, largely, unavailable. Agyemang *et al.* (2014) and Jaha and Sika-Bright (2015) made similar discoveries that there is inadequate provision of complementary services to the beneficiaries of the LEAP scheme.

Administrative problems

The administrative challenges constitute the problems that impede the daily activities of the LEAP programme. The administrative challenges interrogated encapsulate inadequate office equipment, non-payment of allowances, limited meeting of DLEAPIC and CLEAPIC members, inadequate means of transport, misconception of targeting and enrolling of new beneficiaries. This is consistent with the illustration in the conceptual framework on challenges which indicates that administrative challenges may surface at any point and negatively affect the operation of a social assistance programme. Similarly, as held by the entitlement theory, hardships occur because of lack of or inadequacy of endowment to meet needs (Mogaka, 2013; Sultana, 2002; Tiwari, 2007). The lack of endowment, therefore, tends to engineer these challenges in social assistance schemes.

It emerged from the key informant interviews that office equipment needed to carry out administrative work of the LEAP programme were inadequate. They indicated that there was poor ergonomics in the offices to facilitate the comfort of officials in charge of managing the programme. This kind of work environment does not promote increase in productivity, as the workers are not motivated to work diligently (Chiwele, 2010). It also surfaced from the interviews that there were inadequate computers to facilitate the

execution of administrative duties. A key informant from the Wa East District remarked:

When I come to the office, I'm normally not stimulated to work. This is because the furniture is in bad shape. In addition, we do not have adequate computers to carry out our duties. This slows down the pace at which I normally want to work. (Key informant from the Wa East District, 9th December, 2016).

The above submission indicates that inadequate ergonomics does not create a good environment to promote efficiency and effectiveness at work, and this affects the rate at which they render services to the LEAP beneficiaries. Chiwele (2010), similarly, found that poor ergonomics in the offices, lack of well-functioning computers and limited internet connectivity were the challenges confronting the cash transfer schemes in Zambia. Relatedly, Agbaam (2013) found that limited logistical support to DSW in the Tolon-Kumbungu District in the Northern is a challenge to the operation of the LEAP programme.

The non-payment of allowances to some programme implementers was one of the challenges hindering the smooth operation of the LEAP programme. Evidence from the key informant interviews show that some of the programme implementers lamented about the non-payment of their allowances. They indicated that this, usually, serves as a disincentive to work diligently. Others also pointed out that the bi-monthly allowance amount of GH¢20 for the CLEAPIC members was inadequate and not motivating enough to make them give off their best.

A key informant reported, “as I skip my normal work to do this LEAP work, I think I deserve to be well paid” (Key informant from the Wa East District, 9th December, 2016). This hints that there was an expectation gap which may discourage the CLEAPIC members from working diligently. As expressed by Chiwele (2010), the implementers of the cash transfer programmes in Zambia are not well motivated financially as well. Agbaam (2013) and Brook *et al.* (2013) similarly found that CLEAPIC and DLEAPIC members complain that they are not properly motivated financial to discharge their duties.

The key informants also noted that they are unable to meet regularly. This impedes their sharing of ideas and, in turn, negatively affects their contribution to the operation of the LEAP scheme. For instance, a key informant stated that, “organising a meeting for the DLEAPIC members is usually difficult as members normally give series of excuses for their inability to be present at meetings. This had led to us meeting only twice in 2016” (Key informant from the Wa West District, 18th November, 2016). By extension, the DLEAPIC members’ ability to function as a team in discharging their duties diligently is likely to be limited, an assertion consistent with the findings of Brook *et al.* (2013) that in the Tolon-Kumbungu District, of the Northern Region, the DLEAPIC members did not attend meetings when organised.

Inadequate means of transport was, yet, another problem recounted by the LEAP programme implementers as affecting their operations. It is evident from the key informant interviews that programme implementers have inadequate means of transport to carry out their responsibilities in the

programme. According to the key informants, they virtually beg the district assembly for a means of transport if they are to go on monitoring. In this respect, a key informant had this to say:

One of the biggest challenges we face in the line of our duty as DLEAPIC members is inadequacy of means of transport. Any time we have to do monitoring of the activities of the LEAP programme we have to go to the assembly to beg for a vehicle. When we get the vehicle without it being fuelled for us by the district assembly, getting money to buy the fuel becomes another difficulty. This has led to our inability to do any effective monitoring. (Key informant from the Wa West District, 18th November, 2016).

The fact above signifies that in the event that the assembly is unable to provide them with a vehicle, monitoring may be carried out on a limited basis. In such an instance, implementers will be ignorant of the actual state of the programme. A similar finding was recorded in Jaha and Sika-Bright's (2015) study that lack of means of transport is an affront to the operations of the LEAP scheme.

To add to the challenges confronting the operation of the LEAP programme, respondents allude to the fact that the public misconstrues the targeting mechanism of the programme. According to the key informants, this situation has often led to non-beneficiaries challenging the membership of some beneficiaries, especially when caregivers are selected for orphans and vulnerable children or PWD. The public, usually, feels that the direct beneficiaries of the LEAP scheme were the caregivers whom they might see as not poor. As such, they conclude that there is a discrimination against them.

According to Agbenyo *et al.* (2017), inadequate information on the LEAP programme leads to low awareness about the targeting process and people's misunderstanding of their exclusion.

Additionally, there was a challenge of enrolling qualified people on the programme. The key informants indicated that this was because until there was an official window for enrolment of new beneficiaries, the local level implementers cannot bring onboard new beneficiaries. They noted that even when household members are presented for selection, not all of them, normally, qualify to enrol, and this causes the displeasure of those left out. For instance, a key informant noted that, "when I presented five or more members in a household for selection, they end up choosing only one member of a household. This becomes a problem as the people think they are equal; hence, unfairly treated" (Key informant from the Wa East District, 9th December, 2016). Evidently, there is a challenge in enrolling beneficiaries which is attributable to the misunderstanding of the targeting process.

Replacement of beneficiaries also emerged as a problem from the key informant interviews. Key informants indicated that when a beneficiary passes on and is to be replaced, it is usually difficult under this current biometric system. The key informants noted that previously, with the manual payment, the implementers could easily replace the deceased persons with someone within that same household. They stated that their inability to replace deceased persons causes a displeasure to the household members. Jaha and Sika-Bright (2015) made similar findings that it was difficult replacing beneficiaries of LEAP when the need arises.

Politically induced problems

Political interference is one of the challenges that the LEAP programme faces. As stated by key informants, when beneficiaries are being recruited, assembly persons and politicians normally try to use their influence to lobby for the inclusion of communities within their catchment areas as well as for some specific persons within these communities. They noted that what they failed to realise is that the selection of the beneficiary community is dependent on the district's poverty mapping normally carried out by the GSS. They added that when such politicians realise that their communities and the persons they lobbied for were not selected, they blamed the LEAP implementation team in the district. A typical case was recounted by a key informant:

During the assembly meetings, when I make presentations about the LEAP programme, some assembly members normally came to me to demand for the inclusion of their communities noting that they have been discriminated against as they also have poor people in their communities. Also, some of the assembly persons normally lobby through the District Chief Executive to have their communities enrolled on LEAP. This puts unnecessary pressure on me in the execution of my mandate. (Key informant from the Wa West District, 18th November, 2016).

It is inferred from the submission from the key informant that interference in the activities of the implementers of the LEAP scheme in the districts is a practice which impinges on a healthy work environment. This is consistent with the discovery by Jaha and Sika-Bright (2015) and Agbenyo *et al.* (2017)

that politicians in the Upper West Region influenced selection of LEAP beneficiary communities, resulting in poor targeting. Similarly, it supports the indication of the conceptual framework on challenges as it illustrates that social assistance schemes may encounter political interferences in their operations. This political challenge emerges due to some structural barriers which might be beyond the control of the implementers as espoused by the structural theory of poverty (Abdulai & Shamshiry, 2014; Royce, 2009).

Since a number of problems affect the LEAP scheme, it was necessary to identify those challenges that were major and the reasons behind labelling them as such. Table 41 presents a summary of the major problems encountered in LEAP from the perspectives of both beneficiaries and implementers. The results illustrate that all the challenges were critical; but, while travelling to collect the cash grant and inadequate complementary services were identified as major challenges by both beneficiaries and implementers, only the implementers saw the other challenges as major problems.

Table 41: Summary of Major Challenges Associated with LEAP

Challenges	Major challenge unique to Key informants (Implementers)	Similar challenges to both Beneficiaries/ Implementers
Travelling to collect cash grant		√
Inadequate means of transport	√	
Infrequent meeting of DLEAPIC/CLEAPIC members	√	
Inadequate complementary services		√

Source: Field survey (2016)

Respondents and key informants gave countless reasons for labelling the challenges in Table 41 as major. Some of the reasons included: incurring of travelling cost, frequent occurrence of the problems, inability to meet basic needs, limited ability to go on regular monitoring and incapacity to plan effectively. As a key informant from the Wa East District (9th December, 2016) remarked that, “inadequate means of transport is a principal challenge because it limits our ability to effectively carry out monitoring of the activities of LEAP.” Without appropriate attention to the challenges, there is a likelihood of recording a reduction in the desired changes expected in the lives of the beneficiaries.

Mechanism for Reporting Problems

Since challenges encountered in the LEAP scheme have the potential of reducing the programme’s benefit to beneficiaries, it was important to ascertain whether the respondents were aware of any mechanisms through which they could report their difficulties to have them addressed. The results on respondents’ knowledge about the availability of a mechanism for reporting problems show that of 302 respondents, 64.6 percent were aware of the grievance system. Per this, it is conclusive that most of the respondents knew about the existence of a mechanism for reporting their challenges. Hamad and Pavanello (2012) made similar findings in Palestine that majority of beneficiaries of the social assistance programme were aware of the mechanism for reporting challenges encountered.

Evidence from the key informant interviews shows that some key informants inform beneficiaries about the channels for communicating

problems they may encounter. They informed them about these reporting mechanisms to ensure that anytime they faced problems related to the LEAP scheme, they could report it for attention. This is evident in these words of a key informant, “I informed beneficiaries that there is a mechanism for reporting problems and through that same mechanism they will get their feedback on the status of the problems they submit” (Key informant from Wa East District, 9th December, 2016). This implies key informants have contributed to some beneficiaries’ awareness of the reporting system for challenges encountered.

In addition, awareness of respondents about the availability of a mechanism for reporting problems encountered was examined using only respondents who reported that they encountered problems. The results in Table 42 show that out of 136 respondents, half (50%) noted that there was a mechanism for addressing challenges encountered while the same proportion stated that they were not aware of any such system. This corroborates the findings by Hamad and Pavanello (2012) that beneficiaries of the Palestinian National Cash Transfer Programme who faced challenges were not all aware of the presence of a mechanism for reporting their challenges.

Table 42: Mechanism for Reporting Problems by Problems Encountered

Awareness of Mechanism for Reporting Problems	Problems in the LEAP Programme				Total	
	Experienced		Not Experienced		N	%
	N	%	N	%		
Aware	68	50.0	127	76.5	195	64.6
Not aware	68	50.0	39	23.5	107	35.4
Total	136	100.0	166	100.0	302	100.0

Source: Field survey (2016)

$$\chi^2 = 21.814; df = 1; p\text{-value} = 0.000; \alpha = 0.05$$

However, for the 166 respondents who pointed out that they did not face any problem on the LEAP programme, about 77 percent were aware of the availability of a reporting mechanism for problems faced. This means that should they have any problems at any point, they may make use of the reporting mechanism since they are aware of its existence. Gordon (2011) and Innovative Development Strategies (2013) made similar discoveries that most of the beneficiaries of Save the Children Cash Transfer project and Benazir Income Support Programme in South Sudan and Pakistan respectively, who did not encounter challenges were aware of the presence of a grievance mechanism which they could use if they do.

In order to determine whether there was a difference in the awareness about the availability of a mechanism for reporting problems with respect to those that encountered problems and those that did not, a chi-square test of independence was conducted. The test results were statistically significant at the five percent level ($\chi^2 = 21.814; df = 1; p\text{-value} = 0.000$) illustrating a variation in the awareness about the presence of a mechanism for reporting problems between those who encountered problems and those who did not.

Many (76.5%) of those who did not face any problems were aware of the reporting channels for problems compared to those who encountered a problem.

The 195 respondents, as shown in Table 42, who stated that they were aware of the availability of the mechanism for reporting challenges spelt out the process. They indicated that in the event of a problem, they had to report it to the CLEAPIC member. The CLEAPIC member, in turn, reports it to the district social welfare officer who then reports it to the LEAP complain management unit of the DSW. Similarly, the key informants spelt out the system for reporting of problems faced by beneficiaries of LEAP (Figure 6). They indicated that the beneficiaries reported the problem to the CLEAPIC member who then reports to the district social welfare officer/DLEAPIC member who also forwards it to the LEAP case management unit at the head office of the DSW. Feedback on actions taken on a reported case goes through that same channel in a reverse form (Figure 6).

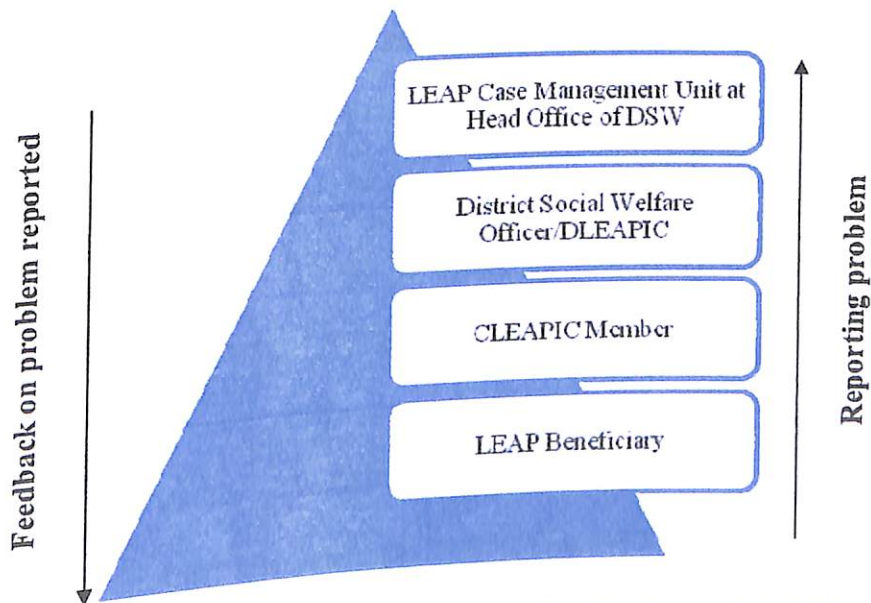


Figure : Reporting and Feedback Mechanism for Problems in LEAP

Source: Author's Construct (2016)

Beyond this, the respondents' utilisation of the mechanism for reporting problems was, also, examined. The results show that of the 68 respondents that indicated that they experienced problems in the LEAP programme and were aware of the mechanism for reporting problems, 80.9 percent admitted to reporting their problems while the rest (19.1%) did not. Similarly, the key informants indicated that some beneficiaries of LEAP used the reporting mechanism when confronted by challenges. This corroborates the findings of Innovative Development Strategies (2013) that beneficiaries of the Benazir Income Support Programme used the grievance mechanism whenever they encountered problems.

The 55 respondents who noted that they made use of the system for reporting challenges were asked to indicate the outcome of actions taken. While some of the respondents pointed out that nothing happened when they reported their problems to the CLEAPIC member, others indicated that the feedback they received was that they were still working to resolve the problems. Yet, some said they were informed that there was nothing that could be done about those challenges. This is consistent with the outcomes of Hamad and Pavanello's (2012) study that beneficiaries of the social assistance schemes in Palestine did not use the grievance system because they considered it unhelpful.

Concerning the respondents that stated that they did not use the mechanism for reporting the challenges they encountered as beneficiaries of the LEAP scheme, they advanced some reasons to support their action. The belief that they will not be listened to, not trusting the CLEAPIC and not feeling like reporting the problems were some of the reasons enumerated by

the respondents who failed to report the problems they faced as beneficiaries of the LEAP programme. Hamad and Pavanello (2012) made similar findings that beneficiaries of the Palestinian National Cash Transfer Programme felt reluctant in using the grievance system when they had problems.

The subsequent chapter focuses on the summary and conclusions of these analyses and forwards recommendations based on the findings and conclusions.

CHAPTER NINE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This concluding chapter of the study presents a summary of the research processes and major findings as well as the conclusions drawn from these findings. It, further, presents recommendations based on the findings and conclusions of the study towards making LEAP contribute to poverty reduction in a sustainable way. Additionally, it examines the contribution to knowledge and the limitations of the study as well as advanced suggestions for further research.

Summary

The study assessed the effects of the LEAP social assistance programme on rural poverty reduction. It was guided by four main objectives: to analyse beneficiaries' utilisation of the LEAP transfer, examine differences in the poverty levels of beneficiaries before and after the utilisation of the LEAP transfer, examine exit strategies for the LEAP beneficiary households and ascertain key challenges that limit the use of the LEAP transfer as a conduit for poverty reduction.

A mixed methods research approach with a tilt towards the quantitative approach was adopted for the study while the "after only" study design was employed to guide the study. The sample size comprised 302 respondents chosen via stratified random sampling whereas the key informants comprising DLEAPIC and CLEAPIC members were selected using purposive sampling. Data collection was by the use of interview schedule, observation checklist

and interview guide. The analysis of data encompassed the application of descriptive statistics, chi-square test of independence, hypothesis test for two independent proportions, Mann-Whitney U test and thematic analysis.

Key Findings of the Study

Based on the analysis, results and discussion of the study, the key findings based on the objectives, are, thus presented. The first objective dealt with how beneficiaries utilise the LEAP transfer, and these were the principal findings:

- i. The median bi-monthly LEAP cash grant amount was GHC64.00 (Mean = 71.53; Std. Deviation = 13.23; Skewness = 1.53) with a quartile deviation of 21 while the minimum and maximum amounts were GHC66 and GHC106 respectively, paid on schedule.
- ii. There was a significance difference at the 0.05 level of alpha ($\chi^2 = 92.678$; $df = 4$; $p\text{-value} = 0.000$) in the number of cycle of payments received between the two districts with more respondents in the Wa West District (91.5%) being paid all the six cycles in 2016 compared to those of the Wa East District (49.1%).
- iii. Beneficiaries, mostly (73.5%) make the decisions concerning the utilisation of the cash grant. However, there was a significant difference at the five percent level ($\chi^2 = 72.365$; $df = 3$; $p\text{-value} = 0.000$) for decision-making in terms of location. The Wa West District had more respondents compared to the Wa East District who indicated that the beneficiaries were those who make decisions on grant usage.

- iv. Consumption only (61.3%) was the major usage of the LEAP cash grant, but other deployments included both consumption and income generation activities. There was a significant difference at the 0.05 alpha level ($\chi^2 = 31.684$; $df = 4$; $p\text{-value} = 0.000$) for utilisation of grant according to beneficiary category with more PWDs (71.1%) and the elderly poor (70.5%) using the grant for consumption than the COVC (37.9%).
 - v. Usage of the LEAP grant on consumption was, primarily, for basic needs such as foodstuff (24.8%), healthcare (21.2%), school supplies (16.3%), clothing (15.6%), household chattels (11.8%) and water (8.1%). Additionally, grant utilisation covered non-basic needs such as marriage, alcohol/ "pito", cigarette and lotto.
 - vi. Grant utilisation in income generation activities covered farm and non-farm enterprises with the dominant being farm enterprises (73.5%). Specific farm enterprises engaged in were rearing of ruminants and poultry, crops cultivation and labouring in farms. The non-farm enterprises, on the other hand, comprised processing of agricultural products, petty trading, selling agricultural products, weaving, pottery, "pito" brewing and dressmaking.
- Objective two was on the differences in the poverty levels of beneficiaries before and after the utilisation of the LEAP transfer. The main findings that appeared are as follows:
- i. The LEAP scheme contributed to increased food consumption. Pre-LEAP recorded 48.4 percent of respondents as having acceptable food consumption; this increased to 88.4 percent in post-LEAP.

Acceptable food consumption was statistically significant at the five percent level ($Z = -3.89$; p -value = 0.000) for both periods with that of the post-LEAP era being higher. Wa West District (66.5%) had more respondents with acceptable food consumption pre-LEAP compared to those in the Wa East District (18.4%). This suggests a high level of inclusion errors in the targeting of beneficiaries in the Wa West District.

- ii. Generally, LEAP improved beneficiaries' income levels as there were significant differences at the 5 percent level with respect to income levels of the beneficiaries investing and those not investing and incomes of the beneficiaries that invest in farm and non-farm ventures. Specifically, income levels of beneficiaries who invested their cash grant were higher than those who did not while those who invested in farm ventures had more income compared to those who invested in non-farm enterprises.
- iii. The respondents, also, had increased savings post-LEAP. Before LEAP, 29.1 percent of the respondents saved money, but this increased to 53 percent post-LEAP. Savings for both periods was statistically significant at the 0.05 alpha level ($Z = -2.84$; p -value = 0.005) with post-LEAP savings being higher. Almost all (94.4%) respondents that saved post-LEAP attributed it entirely to their membership in the LEAP scheme.
- iv. Largely, there was acquisition of similar assets before and after benefiting from LEAP though the quantities acquired after LEAP were low in most cases. This was because the respondents already possessed

those assets. The major investment assets purchased after LEAP were poultry (15.2%), foodstuff (12.7%), livestock (12.5%), radio set (11.9%), cooking utensils (11.6%), clothing (10.7%), bicycle (7.3%) and tools (4.9%).

- v. Over three-fifths (62.3%) of beneficiaries, before LEAP and almost all (98%) of them, post-LEAP, were able to afford healthcare. Ability to afford healthcare for both periods, as well, was statistically significant at the five percent level ($Z = -3.29$; $p\text{-value} = 0.001$) with more respondents post-LEAP being able to afford healthcare compared to the pre-LEAP.
- vi. Eighty-six percent of the respondents said that their wards or children were in school before LEAP and after benefiting from LEAP, all the children who were not in school were enrolled.

The third objective was about exit strategies for the LEAP beneficiary households. The following were the noteworthy findings:

- i. The exit for the elderly poor and PWD is not automatic; but, that of the COVC is because it is dependent on the age of the child, making it inevitable. Since the institution of the LEAP programme in 2008 to date (i.e., July 2017), no beneficiary has formally graduated from the scheme. Consequently, there has not been any recertification of beneficiaries.
- ii. Over half (54.7%) of the respondents did not know the conditions under which their support from the LEAP scheme will end. The rest, however, noted these as the conditions for exit: upon the expiration of

- the scheme duration, when poverty is reduced, when one leaves the location under the LEAP and upon death.
- iii. None of the LEAP beneficiaries knew about the modalities to prepare them before ending the support. However, a few of the key informants knew about some modalities such as the lump sum given, frequency of giving of the cash grant and provision of complementary services.
 - iv. About 82 percent of COVC indicated that monitoring of conditionalities of the LEAP programme occurred and was done either bi-monthly or quarterly. Actions taken when there were violations of co-responsibilities were the use of threats of withdrawal from scheme, cautioning and counselling.
 - v. More than two-thirds (69.2%) of respondents noted that the effects of LEAP, such as: access to healthcare, food consumption, income level, savings ability and asset accumulation were monitored either bi-monthly or quarterly. Actions taken with improvement in living conditions were praising beneficiaries and noting them for exit while deterioration in living conditions necessitated advising such beneficiaries on better uses of the grant.
 - vi. Nearly 94 percent (94.3%) of beneficiaries got free access to health insurance registration while the rest covered skills training, school feeding programme, free exercise books for children, free school uniform, free school sandals, participation in LIPW and bloc farming; this was confirmed by the key informants. However, these in-kind services were not provided regularly.

Objective four dealt with key challenges that limit the use of the LEAP transfer as a conduit for poverty reduction. The main findings were the following:

- i. Fifty-five percent of the beneficiaries indicated that they did not face problems while the rest (45%) noted that they did. Occurrence of problems with respect to location was statistically significant at the five percent level ($\chi^2 = 47.341$; $df = 1$; $p\text{-value} = 0.000$) with respondents from the Wa West District (60.6%) encountering more challenges than their counterparts in the Wa East District (19.3%).
- ii. Problems in LEAP may occur at anytime in the programme. This is evident in the submission of key informants that they encountered problems in year one while the beneficiaries of LEAP mentioned year two (with a modal of 40.4%).
- iii. The major challenges associated with the LEAP scheme included: travelling to collect cash grant, inadequate means of transport, inadequate complementary services and infrequent meetings of DLEAPIC/CLEAPIC members.
- iv. Over three-fifths (64.6%) of the respondents were aware of a system for reporting problems. Awareness about mechanism for reporting problems was statistically significant at the 0.05 alpha level ($\chi^2 = 21.814$; $df = 1$; $p\text{-value} = 0.000$) with those who did not encounter a problem (76.5%) knowing more about the grievance channel than those who experienced problems (50%).
- v. The channel for reporting challenges associated with LEAP was notifying a CLEAPIC member who, in turn, reports it to the district

social welfare officer who forwards it to the LEAP case management unit at the head office of DSW. The reverse of this channel served as the means of getting feedback.

- vi. More than four-fifths (80.9%) of the respondents who experienced problems in the LEAP programme and who were aware of the grievance mechanism reported using the designated channel and either got no feedback or had feedbacks such as: it was still being attend to or nothing can be done about it.

Conclusions

The LEAP cash grant was used for consumption and investment, but consumption purposes were dominant. Payment of grants for all cycles did not occur in the Wa East District. The Wa West District, on the other hand, received all grants and had beneficiaries being the main decision makers on grant usage. Consumption covered both basic and non-basic needs with most of the LEAP beneficiaries spending on basic needs such as foodstuff, healthcare, school supplies, clothing, household chattels and water.

Largely, LEAP enhanced the living conditions of its beneficiaries. This was because their pre-LEAP food consumption, income levels, savings levels, assets, access to healthcare and school attendance, which were low, improved in the post-LEAP period. Thus, LEAP contributed to addressing both monetary and non-monetary poverty. Particularly, the improvement in food consumption is, partly, because most of the beneficiaries in the Wa West District had acceptable food consumption prior to LEAP.

Exit strategies for the LEAP programme were inadequate and weak, as a result, no beneficiary has formally graduated. The exit mechanisms of LEAP that were either manifest or latent included the provision of cash in lump sum, predictability of the cash grant, monitoring of conditionalities and effects of grant usage as well as provision of complementary services. However, most of the beneficiaries, including some of the programme implementers, were unaware of the exit time and modalities to prepare beneficiaries towards it. Similarly, the provision of in-kind services meant to cushion the beneficiaries turn to be unpredictable, which may have contributed to the non-graduation of beneficiaries since the inception of the programme.

The principal challenges linked with the LEAP programme were travelling to collect cash grant, inadequate means of transport, inadequate complementary services and infrequent meeting of DLEAPIC/CLEAPIC members. Beneficiaries and implementers, alike, encountered these challenges. The beneficiaries in the Wa West District, in particular, were those who experienced more challenges. These challenges occurred at any point in the programme implementation, but many of those who encountered challenges did not know of the existence of a grievance mechanism to report their problems for attention.

Overall, LEAP has contributed to a reduction in rural poverty in the Upper West Region since it has led to a decline in both monetary and non-monetary poverty. This occurred because the beneficiaries, largely, used the cash grant in procuring their basic needs of survival. In addition, the investments into income generating activities, specifically, farm ventures further assisted beneficiaries to earn extra income to finance their needs.

Despite the improvements in the living conditions of beneficiaries, the provision of complementary services meant to augment the LEAP stipend was erratic.

Recommendations

The major findings and conclusions drawn from this study formed the basis for the following recommendations.

The Department of Social Welfare (DSW)/DLEAPIC/CLEAPIC should:

- i. Improve on the targeting mechanism of the LEAP programme. This is necessary because many of the beneficiaries in the Wa West District already had acceptable food consumption prior to their enrolment on the LEAP scheme. If the major objective of targeting was to improve beneficiaries' consumption, then targeting such people could be judged as an inclusion error. Dealing with this inclusion error would require strengthening the targeting mechanism by basing it on the data of the Ghana National Household Registry. This will ensure that such mistakes do not occur, thereby, creating opportunities for enrolling only the extremely poor.
- ii. Make sure that payment of grant to beneficiaries is carried out during each cycle of payment. This is important because most of the LEAP beneficiaries in the Wa East District were not paid for all the six cycles in 2016, suggesting lapses in the payment mechanism. It is, thus, crucial for the DSW in the district to properly arrange the payment venues with the banks that do the payments to ensure that no payment

cycle is missed. The department must, also, be in constant contact with the LEAP management unit at its headquarters to ensure that beneficiaries' grants are credited into their e-zwich accounts. This will ensure that beneficiaries have regular grants to finance their needs.

- iii. Ensure that exit policies are well documented. This has become necessary because no beneficiary has formally graduated from the programme since its inception in 2008. It is, also, crucial because the continuous stay of the beneficiaries on the programme makes them develop dependency on the scheme, and that is a drain on scarce national resources. In addition, such a phenomenon does not create room for the enrolment of other qualified people. Therefore, there should be a policy document which indicates, clearly, when each beneficiary category will exit, the conditions under which they will exit and the modalities that will prepare them for the exit.
- iv. Sensitise the beneficiaries on the exit policy of LEAP. This is vital to prepare them for any future graduation scheme. It is, also, necessary because beneficiaries are not aware of the modalities put in place to prepare them for any possible exit plans, neither are they aware of the specific time for their exit. The sensitisation should cover the precise time for exit of each of the beneficiary category and the modalities instituted to prepare them for this graduation. This education could be done during the payment period and/or during the monitoring stage of programme co-responsibilities or effects. The sensitisation will ensure that beneficiaries take advantage of the modalities put in place to prepare them for exit.

- v. Facilitate the provision of complementary services to beneficiaries of LEAP. This is required to lay a solid ground for any future exit strategy. Since the provision of in-kind services to the beneficiaries of the scheme is unreliable, the DSW must play a major role in guaranteeing their provision. The department could suggest to MoGCSP to sign memoranda of understanding with such service providers as: the NHIS Authority, Ministry of Food and Agriculture, Ministry of Local Government and Rural Development and Microfinance and Small Loans Centre (MASLOC). This can ensure a commitment to the provision of their services to the LEAP beneficiaries as and when such support services are needed.
- vi. Continuously be on the watch in order to institute measures to address beneficiaries' problems such as travelling to collect grant and inadequate complementary services which emerge as soon as they enrol on the LEAP scheme. This may involve constant monitoring coupled with the operation of an effective grievance mechanism. Efforts of the DLEAPIC/CLEAPIC at addressing challenges should centre on the Wa West District as they have majority of beneficiaries encountering difficulties in the programme. This should start immediately the beneficiaries enrol on the programme to reduce the negative effects of such problems on the scheme.
- vii. Make sure that regular meetings are organised to discuss issues of concern in relation to LEAP. This is important because DLEAPIC members have complained about their failure to organise meetings. In implementing this recommendation, a schedule of meeting should be

drawn and made available to all members at the beginning of each year. As a meeting period draws nearer, the secretary should give a reminder to members. This will tend to ensure that the members are updated and, hence, would schedule their other activities to pave way for their presence at the meetings. Organising regular meetings will ensure that programme officials are able to plan on how to carry out their mandate and find solutions to identified obstacles.

viii. Lobby for the provision of a means of transport as the DLEAPIC/CLEAPIC members have indicated that the inadequacy of means of transport limited their ability to conduct a monitoring of the conditionalities and effects of the LEAP scheme. Collaboration between the DSW and the Metropolitan, Municipal and Districts Assemblies (MMDAs) is required to help in addressing this transport challenge. In this partnership, the responsibility of the MMDAs should be to release vehicles to the DLEAPIC/CLEAPIC members to facilitate carrying out their duties as and when the need arises. When the assemblies show commitment to this arrangement, the DLEAPIC/CLEAPIC members will be able to discharge their duties diligently.

ix. Educate the beneficiaries of LEAP on the channel for reporting challenges. This is necessary because many of those who encountered challenges on the LEAP programme were not aware of the presence of a grievance mechanism. The beneficiaries of LEAP, therefore, require education on the presence of a mechanism for reporting challenges to enable them use it as and when they encounter any problems. This

sensitisation should be continuous and carried out during payment periods or during the monitoring of programme conditionalities and/or effects exercise.

In addition to these, beneficiaries of LEAP should:

- i. Invest part of their cash grant into income generation livelihood ventures since that will aid them in earning extra income. This is important because the few beneficiaries of LEAP that invested their grant in farm and/or non-farm enterprises had higher incomes than those who just consumed theirs. Particularly, beneficiaries should invest in farm ventures as those who invested in such activities had higher incomes compared to those who invested in non-farm ventures. The extra income obtained from these investments can help them in financing their basic needs consumption and becoming self-sufficient.
- ii. Develop a savings culture. This is because some of the beneficiaries, particularly the PWD and elderly poor, were still unable to save as they virtually used their entire grant for consumption purposes. However, savings is critical for investment into income generating activities; such monies can also be relied on during periods of financial hardships to avoid adopting negative coping strategies. Therefore, beneficiaries will have to be encouraged to always save a fraction of their grant with any financial institution or “susu” group whenever they receive their grants.
- iii. Appeal to the DSW to locate the payment centres in their communities or at nearby places. This is crucial because some of the beneficiaries

complained of incurring additional costs from transportation whenever they have to access their bi-monthly stipend. If payment centres are sited within a reasonable distance, their transportation costs will reduce. Such savings could be diverted to finance their consumption or investments needs.

- iv. Enquire and know more about the programme to enable them benefit fully. This is necessary because about half of the beneficiaries who encountered challenges could not seek for any redress because they were not aware of the presence of any grievance mechanism. When they enquire and know about the available reporting mechanism, it will enable them report challenges faced to ensure that such problems do not limit the benefits they are supposed to get from the LEAP programme. The enquiries could be done during payment periods and/or during periods of monitoring programme effects or conditionalities.

Contribution to Knowledge

The justification for every academic research lies in its ability to fill some identified data gaps. In line with this, the current study filled a number of identified niches, thereby contributing to knowledge. First, most studies on social assistance in the Upper West Region failed to examine the effects of such programmes on rural poverty, an aspect covered by this study. It was found that such programmes, as the LEAP, have a potential of lifting the rural poor out of their predicament.

Additionally, this study contributes to knowledge as it challenges the argument of the cultural theory of poverty that the poor do nothing meaningful to help themselves. This assumption of the cultural theory is invalidated because as the beneficiaries received the LEAP grant, most of them deployed it in the provision of their basic needs while others invested into income generation activities to earn more income. This suggests that the poor are rational and willing to do things that can get them out of poverty.

This study also contributes to knowledge as it discovers that the targeting mechanism of LEAP was weak. It was evident from the findings that majority of the beneficiaries of LEAP from the Wa West District had acceptable food consumption levels prior to their enrolment. By this, they did not qualify for enrolment yet, they were enrolled. That is to say that such beneficiaries' enrolment was an inclusion error. Grant payment to such beneficiaries was tantamount to wastage of scarce state resources.

Moreover, there is an on-going debate on whether social assistance programmes contribute to poverty reduction or not. This is crucial because some earlier researches evaluating such outcomes have produced contradictory results. In other words, while some studies found that social assistance schemes contributed to reduction in poverty others discovered that such programmes did not or that the contribution was negligible. The findings of this study that LEAP contributes to increase in food consumption, income, access to healthcare and school attendance tend to support the school of thought that argues that social assistance programmes contribute to poverty reduction of their beneficiaries. This finding adds more evidence to advance the argument of this school of thought.

Furthermore, the previous investigations appeared not to have examined how beneficiaries' investment of the cash grant contributes to a reduction in their poverty levels. Such studies only indicated that there is an investment of part of the grant in farm and/or non-farm enterprises but failed to indicate its impact. This study filled this grey area as it finds that overall, LEAP contributed to poverty reduction as those that invested their cash grants in income generation activities got higher incomes compared to those who did not.

Finally, although there is literature on challenges confronting social assistance programmes, there is an omission since these challenges were, frequently, taken from either beneficiaries or programme implementers' standpoint only, not from both. Also, those studies failed to categorise the problems according to their importance. As a result, this study looked at the challenges to LEAP from the viewpoint of both beneficiaries and implementers as well as identified the major challenges. The major challenges of LEAP as identified in this study are travelling to collect cash grant, inadequate means of transport, inadequate complementary services and infrequent meetings of DLEAPIC/CLEAPIC members.

Limitations

The first challenge I encountered in conducting this study was choosing an appropriate study design. The study employed the after only design, even though it has a peculiar problem of being weak in accounting for actual change in an intervention (Kumar, 2011; Usui, 2011). This is because the two data sets may not be comparable (Kumar, 1999, 2011). The

improvement may be due, partly, to the project and, partially, to other factors not related to the project – the counterfactual (Bhattacharjee, 2012). In addition, there is a likelihood of recall bias (Bhattacharjee, 2012). This suggests that the change in poverty levels measured in this study failed to account fully for the counterfactual. In spite of these shortfalls, the study design still stood tall because it was the design for measuring change where the baseline data were not available or comparable to the after data.

Another limitation of my study was in the administration of the interview schedule. Since most of the beneficiaries could hardly read or understand English, the research assistants had to translate the issues on the interview schedule into Sissali, Chakali, Waali and Lobi. This had the likelihood of resulting in different interpretations by the different research enumerators. Even though this challenge was envisaged and attempts were made at addressing it in the training session of the research assistants which preceded the field work, there was still the possibility of misinterpretation of the issues on the instrument in the process of translations. This could affect the reliability of the instrument, and therefore, one has to be careful in the generalisability of the findings.

Suggestions for Further Research

Based on the findings, conclusions and limitations of the study, there is the need for further research to examine:

- i. The effects of LEAP comparing the situation in the rural to the urban areas;

- ii. The effects of LEAP on rural poverty while accounting for the counterfactual using control group designs; and
- iii. The targeting mechanism of the LEAP programme.

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APPENDICES

APPENDIX A

INTERVIEW SCHEDULE FOR LEAP BENEFICIARIES

Dear Valued Participant,

The study is on "*Social Assistance and Rural Poverty Reduction in the Upper West Region.*" This is an academic exercise in partial fulfilment of the requirements for the award of a doctoral degree by the University of Cape Coast. Please note that whatever information you provide will be treated confidentially and used for only its intended purpose. Your voluntary participation is valuable. There are no risks involved in taking part in this study. As a voluntary participant, you are not required to answer any question that you do not wish to respond, and you can withdraw at any time during the process. Your answering of this interview schedule will indicate your consent to participate in this study.

Instruction

Please, for each question in the various sections indicate the chosen option by ticking the most appropriate answer(s) and fill in (where applicable)

Section 1: Background Data of Respondents

1. Which district are you from? [1] Wa West [2] Wa East

2. Indicate your sex: [1] Male [2] Female

3. Which beneficiary category do you belong?

[1] Care givers of orphan or vulnerable child (OVC)

[2] Elderly poor

[3] Persons with extreme disability unable to work (PWD)

4. What is your age?.....

5. How many children of school going age do you have?.....

Section 2: Utilisation of Livelihood Empowerment Against Poverty

Transfer

6. How much cash grant do you receive bi-monthly for each payment cycle this year? GH¢.....p.....

7. Are you satisfied with the bi-monthly payment? [1] Yes [2] No

Explain your answer.....

.....

8. Is the cash grant received on the scheduled period? [1] Yes [2] No

Explain your answer.....

.....

9. How many times have you been paid your cash grant this year?.....

Is the amount sufficient? [1] Yes [2] No

Explain your answer.....

.....

10. Who decides how the cash grant should be used in your household?

[1] Beneficiary [2] non-beneficiary members [3] Both beneficiary and non-beneficiary members [4] LEAP implementers

11. What do you use the LEAP cash grant for?

[1] Consumption [2] Income generating activities
[3] Both consumption and Income generating activities

****Skip to question 15 if your response to question 11 is income generating activities only***

12. Which of these consumables do you spend the cash grant on? *Tick as many as are applicable*

No.	Item Consumed	Tick	No.	Item Consumed	Tick
1	Foodstuff		7	Marriage	
2	Water		8	Alcohol/pito	
3	Household chattels		9	Cigarette	
4	Healthcare		10	Lotto	
5	Clothing		11	Travel to search for jobs	
6	School supplies		12	Other specify:	

13. Apart from the LEAP transfer, what other source(s) do you get money from to finance your consumption?.....

14. How much do you receive bi-monthly from the other source(s) of income? GH¢.....p.....

****Question 15 to 17 are to be responded to by those who use the grant for only income generating activities or both consumption and income generating activities***

15. Which of these income generating activities do you invest your transfer in?
 [1] Farm enterprises [2] Non-farm enterprises [3] Both farm and non-farm enterprises

Kindly, list the specific income generating activities you are engaged in

.....

16. Were these investments in income generating activities in question 15 started with the LEAP transfer? [1] Yes [2] No

If *no*, where did you get the start-up capital from?.....

.....

17. How much did you receive from the other source(s) of income to start the business? GH¢.....p.....

18. Were you working *before* LEAP? [1] Yes [2] No

If *yes*, what work was it?.....

19. Are you still working *after* benefiting from the LEAP transfer?

[1] Yes [2] No

Explain your answer.....

.....

Section 3: Contribution of Livelihood Empowerment Against Poverty to Poverty Reduction

20. I would like to ask you about all the different foods that your household members have eaten in the last 7 days before LEAP and after LEAP. Could you please tell me how many days in the past week your household has eaten the following foods?

No.	Food item	Before LEAP Days eaten in past week (0-7)	After LEAP Days eaten in past week (0-7)
1	Maize/millet/guinea corn		
2	Rice		
3	Bread		
4	Tubers/roots(yam, cassava)		
5	Groundnuts/beans		
6	Fish		
7	Red meat (beef, goat, sheep, pork)		
8	White meat (poultry)		
9	Egg		
10	Milk and dairy products		
11	Sugar/honey/sweets		
12	Oil/butter		
13	Vegetables		
14	Fruits		

.....
CAPE COAST

21. What was your annual income *before* benefiting from the LEAP transfer?
GH¢.....p.....

22. What is now your annual income *after* benefiting from the LEAP transfer?
GH¢.....p.....

23. If your annual income *after* benefiting from LEAP is **bigger** or **smaller** than your *before* income, what accounted for it?
.....
.....

24. Were you able to save some money *before* benefiting from the LEAP transfer? [1] Yes [2] No
Explain your answer.....
.....

25. Are you now able to save some money *after* benefiting from the LEAP transfer? [1] Yes [2] No
If *yes*, do you attribute your ability to save some money entirely to your benefiting from the LEAP transfer? [1] Yes [2] No
Explain your answer.....
.....

26. Were you able to afford healthcare *before* benefiting from the LEAP transfer? [1] Yes [2] No
Explain your answer.....
.....

27. Are you now able to afford healthcare *after* benefiting from the LEAP transfer? [1] Yes [2] No

If *yes*, do you attribute your ability to afford healthcare entirely to your benefiting from the LEAP transfer? [1] Yes [2] No

Explain your answer.....

28. Were you already a registered member of National Health Insurance Scheme (NHIS) before becoming LEAP beneficiary? [1] Yes [2] No

29. If *yes to question 28*, are you still a member? [1] Yes [2] No
 If *yes*, how were you able to renew your membership?

30. If *no to question 28*, are you now a member? [1] Yes [2] No
 If *yes*, what made you able to join?.....

31. Which of these assets did you have *before* benefiting from the LEAP? Tick as many as are applicable

Asset	Tick	Asset	Tick
1, Cooking utensils		9, Motorbike	
2, Television set		10, Bicycle	
3, Radio set		11, Clothing	
4, Refrigerator		12, Livestock	
5, Furniture		13, Poultry	
6, Bed		14, Land	
7, Tools		15, Foodstuff	
8, labour		16, Mobile phone	
17, Other specify:			

Did you sell some of these assets to meet your needs?
 [1] Yes [2] No

If yes, which assets did you sell?.....

.....

If no, what did you do to meet your needs?.....

.....

32. Which of these assets have you now been able to acquire after benefiting from the LEAP? *Tick as many as are applicable*

Asset	Tick	Asset	Tick
1, Cooking utensils		9, Motorbike	
2, Television set		10, Bicycle	
3, Radio set		11, Clothing	
4, Refrigerator		12, Livestock	
5, Furniture		13, Poultry	
6, Bed		14, Land	
7, Tools		15, Foodstuff	
8, labour		16, Mobile phone	
17, Other specify:			

32a. Do you attribute your ability to acquire these assets in question 34 entirely to the LEAP transfer? [1] Yes [2] No

Explain your answer.....

.....

32b. Do you now sell some of these assets in question 34 to meet your needs?

[1] Yes [2] No

If yes, which assets did you sell?.....

.....

If no, what do you do to meet your needs?.....

.....

***If you do not have school going age children skip to question 34**

33. Were your children/wards attending school before benefiting from the LEAP transfer? [1] Yes [2] No

If no, explain why they were not in school.....

Are your children/wards now attending school *after* benefiting from the LEAP transfer? [1] Yes [2] No

Explain your answer.....

33a. Are the children attending a public school with the Ghana School Feeding Programme? [1] Yes [2] No

Explain your answer.....

Section 4: Exit Strategies of Livelihood Empowerment Against Poverty

34. When does the LEAP support to you end? *Tick those that apply*

No.	Conditions for Ending Support	Tick
A	After the scheme duration expires	
B	Only after poverty is reduced	
C	When you leave catchment area of LEAP	
D	After death	
E	Don't know	
F	Other specify:	

35. Are there modalities put in place to prepare beneficiaries before terminating the LEAP support? [1] Yes [2] No [3] Don't know

****If no or don't know, skip to question 37***

36. What are the modalities in place to prepare beneficiaries before terminating the LEAP support?

.....

.....

.....

37. Do implementers monitor requirements of LEAP? [1] Yes [2] No

If yes, select the issue(s) monitored (to be answered by care givers of orphans and vulnerable children only) **other respondents skip to question 40**

No.	LEAP Requirement	Tick
A	School attendance of children	
B	Not engaging children in child labour	
C	Birth registration	
D	Health insurance registration	
E	Immunisation of children	
F	Other specify:	

38. If yes to question 37, how often is the monitoring conducted?

.....

39. If yes to question 37, what happens when you violate the LEAP transfer requirements?

.....

.....

40. Do implementers monitor effects of LEAP transfer? [1] Yes [2] No

41. If yes to question 40, how often is the monitoring conducted?

.....

42. If yes to question 40, select the issue(s) monitored

	Effect of LEAP Transfer	Tick
A	Food consumption	
B	Income level	
C	Savings ability	
D	Asset accumulation	
E	Access to healthcare	
F	Other specify:	

43. If yes to question 40, respond to the issues in this table

i) Action taken when effect shows conditions improved	ii) Action taken when effect shows conditions have not improved

44. Which of these support service(s) do you get from the LEAP programme?

Tick all those that apply

No.	Support service	Tick
A	Registration of health insurance	
B	Skills training	
C	Provision of agricultural inputs	
D	Microcredit	
E	Nothing	
F	Other specify:	

If you do not get any support service, skip to question 46

45. For the satisfaction about the support services you receive, please tick all those that apply and give reason(s)

No.	Support Service	Tick		Reason
		Yes	No	
A	Registration of health insurance			
B	Skills training			
C	Provision of agricultural inputs			
D	Microcredit			
E	Other specify:			

Section 5: Challenges Associated with Livelihood Empowerment Against Poverty Programme

46. Do you encounter problems as a beneficiary of the LEAP scheme?

[1] Yes [2] No

If no, skip to question 49 and respond to it only

47. At what point during your membership of the LEAP scheme do you begin to experience problems?

[1] In year one [2] In year two [3] In year three and beyond

48. What problems do you face as a beneficiary of the LEAP?

.....

.....

.....

48a. Which of them are major problems?

.....
.....
.....

48b. Why do you consider the problems as major?

.....
.....

49. Is there any mechanism to report problems encountered as a beneficiary of LEAP? [1] Yes [2] No

If yes, state it?.....

49a. If yes, have you made use of that mechanism for reporting problems you meet as a LEAP beneficiary? [1] Yes [2] No

If no, why?.....
.....

If yes, what happened when you reported a problem?.....
.....

50. What is the channel of feedback of problems reported?

.....
.....

Thank you for your participation

APPENDIX B
OBSERVATION CHECKLIST/GUIDE

No.	Issue to Observe	Response Category	
		1) Confirmed	2) Not confirmed
1	Savings passbook or deposit slips or savings box		
2	Assets bought using LEAP cash grant		
3	Businesses that LEAP cash grant has been invested in		
4	Health insurance card		
5	Children's school attendance/School uniform		

Note: Take pictures when necessary

APPENDIX C

INTERVIEW GUIDE FOR KEY INFORMANTS

Utilisation of LEAP Transfer

1. Payment of the LEAP cash grant: Probe- how much is paid, factors considered in the determination of the grant amount, how payment is done, schedule of payment, number of times payment have been made in the year and factors that influence payment period
2. Decision on usage of LEAP transfer grant
3. Usage of LEAP cash grant by beneficiaries in consumption: Probe- food and non-food
4. Usage of LEAP cash grant by beneficiaries in income generating activities: Probe- farm and non-farm activities

Contribution of LEAP to Poverty Reduction

5. Consumption of food
6. Income level
7. Assets accumulation
8. Savings
9. Access to healthcare
10. Children's school attendance

Exit Strategies from LEAP

11. Targeting of beneficiaries: which beneficiaries are targeted? Why are they targeted? How is the targeting done?
12. Duration in programme before termination of benefits: Probe- reason for selecting a particular time and awareness of beneficiaries of time for termination of their membership

13. Modalities put in place to prepare beneficiaries before terminating the LEAP support: Probe- why those modalities? and effectiveness of modalities

14. Monitoring: Probe- period monitoring is done, people responsible for the monitoring, monitoring of requirements associated with LEAP, monitoring of impact of usage of cash grant, actions to take based on impact of usage of cash grant, and action to take when requirements are violated

15. Support service(s): Probe- support services offered to LEAP beneficiaries, when are they offered? Why are they offered?

16. Recertification of beneficiaries of LEAP: Probe which category does it target? When is it done? How it is done? Why it is done? Have some beneficiaries already exited?

Challenges Confronting LEAP

17. Difficulties associated with LEAP: Probe- time difficulties emerge, specific difficulties, major difficulties, and reasons for classification of the difficulties

18. Mechanisms for reporting difficulties associated with LEAP: Probe- how is it done, beneficiaries' awareness about the reporting mechanism, usage of the mechanism and effectiveness of the mechanism

19. What is the procedure for getting feedback on challenges reported?

Thank you for your participation

APPENDIX D

NON-PARAMETRIC TEST RESULTS

Mann-Whitney U Test Results on Effects of Investment Status of LEAP Beneficiaries on their Income Levels

Group	N	Mean Rank	Mann-Whitney U	Z-value	p-value
Invested	117	162.73	9508.500	-1.778	0.045*
Did not invest	185	144.40			

Significant at 0.05* alpha level

Source: Field survey (2016)

Mann-Whitney U Test Results on Effects of Investment Type Engaged in by LEAP Beneficiaries on Income Levels

Group	N	Mean Rank	Mann-Whitney U	Z-value	p-value
Investment in farm enterprises	86	60.99	903.500	-1.978	0.048*
Investment in non-farm enterprises	31	46.77			

Significant at 0.05* alpha level

Source: Field survey (2016)

APPENDIX E

LETTER OF INTRODUCTION

UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
FACULTY OF SOCIAL SCIENCES
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POST OFFICE BOX 01
UNIVERSITY OF CAPE COAST
CAPE COAST, GHANA

4th October, 2016

Our Ref: IDS/IL/Vol.5/190

Your Ref:

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION

We write to introduce to you Mr. Moses Naiim Fuseini, a student pursuing PhD (Development Studies) programme with registration number SS/DSD/15/0008 at the Institute for Development Studies, University of Cape Coast.

Mr. Fuseini is writing his thesis on the topic: "Social Cash Transfer and Rural Poverty Reduction in the Upper West Region, Ghana". We shall be grateful if you could accord him all the necessary assistance he requires for his thesis.

Please note that the information he requires is strictly for academic purposes.

Thank you.

Yours faithfully,

A handwritten signature in black ink, appearing to be 'Afua Anima Gyamera'.

Afua Anima Gyamera
Junior Assistant Registrar
For: Director

cc: Director, IDS

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