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FACULTY OF DEVELOPMENT STUDIES

DEPARTMENT OF RURAL AND COMMUNITY DEVELOPMENT

IMPACT OF LEAP ON BENEFICIARIES AT THE WEIJA COMMUNITY
IN THE GA SOUTH MUNICIPALITY OF THE GREATER ACCRA
REGION

A Dissertation Work Submitted to The Department of Rural and Community
Development of the Faculty of Development Studies, Presbyterian University
College, Ghana, In Partial Fulfillment of the Requirements for The Award of
Master of Arts Degree in International Development Studies

BY

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SEPTEMBER 2020

DECLARATION

Candidate's Declaration

I hereby state that, except for specific references which have been duly acknowledged, this particular work is the result of my own field research and it has not been submitted or presented in any part of the globe.

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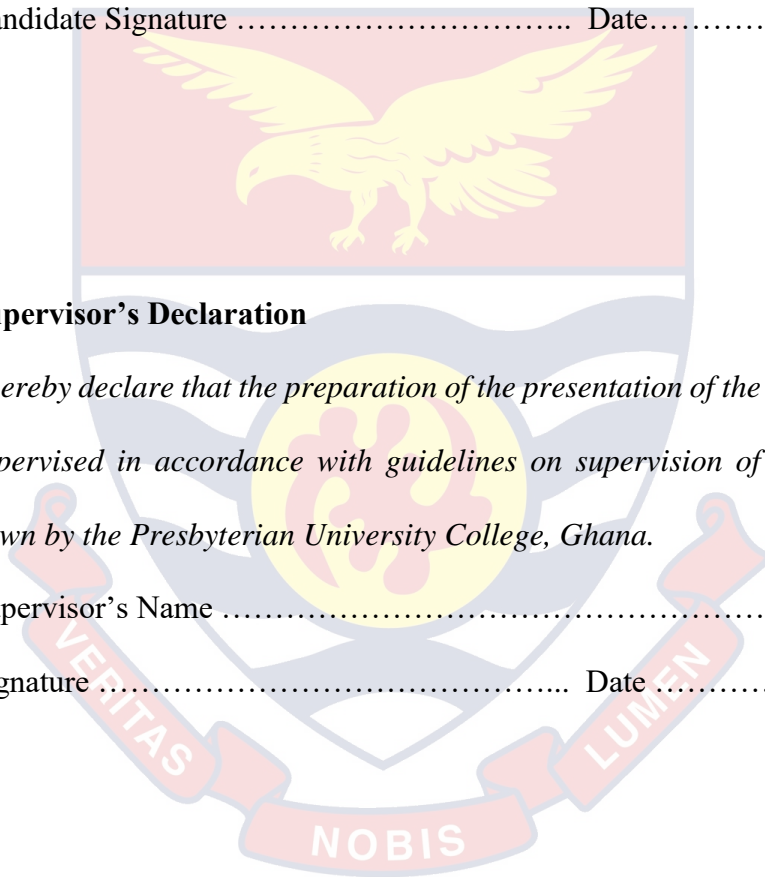
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Supervisor's Declaration

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

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ABSTRACT

This paper examined Impact of Leap on Beneficiaries at The Weija Community in The Ga South Municipality of The Greater Accra Region. Despite significant progress in the implementation of the programmes have faced substantial operational problems, and allegations of ‘resource leakages’, political manipulation of resource allocation (for electoral or intra-party factional purposes) are common. The impact of these programmes have also been disappointing in many respects: the LEAP programme reaches a small proportion of the extremely poor, and even those households that it reaches have only seen modest improvements in health and other socio-economic outcomes as cost of living and utility bills keeps increasing. All of these questions can only be addressed by means of a careful analysis of political dynamics in Ghana’s ‘Fourth Republic’. Ghana’s polity has been described as one characterised by a ‘competitive clientelistic political settlement’ in which competitive elections and neopatrimonialist elements coexist. There is also significant debate about electoral dynamics in Ghana’s fourth republic and party political ‘branding’ and campaign strategy.

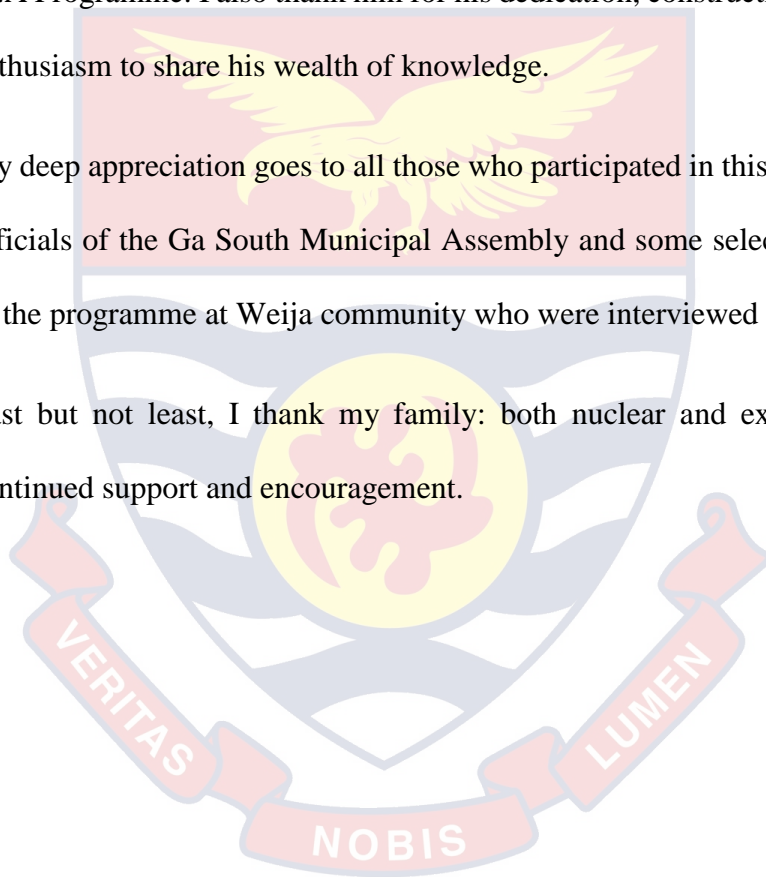
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DEDICATION

This thesis is dedicated to my lovely wife, Mrs. Rose Naa Agowa Sarbah, for her immense support, sacrifices and contributions towards my education, and my wonderful children, Naa Ameley Kunim Sarbah, Naa Amorkor Yejiemo Sarbah and Naa Amarkaa Shidaa Sarbah for all their love and inspirations.



TABLE OF CONTENTS

| | |
|--|-----|
| DECLARATION | ii |
| ABSTRACT | iii |
| ACKNOWLEDGEMENTS | iv |
| DEDICATION | v |
| TABLE OF CONTENTS | vi |
| LIST OF TABLES | ix |
| LIST OF FIGURES | x |
| CHAPTER ONE: INTRODUCTION | 1 |
| 1.0 Background | 1 |
| 1.1 Livelihood Empowerment Against Poverty (LEAP) Program in Ghana | 2 |
| 1.2 Statement of Problem | 5 |
| 1.3 Study Objectives | 6 |
| 1.3.1 General Objective: | 6 |
| 1.3.2 Specific Objectives | 6 |
| 1.4 Research Questions | 6 |
| 1.5 Relevance of the Study | 7 |
| CHAPTER TWO: REVIEW OF RELATED LITERATURE | 9 |
| Introduction | 9 |
| 2.1 The Concept of Poverty | 9 |
| 2.2 The Concept of Social Protection | 11 |
| 2.3 Social Protection in Ghana | 15 |
| 2.4 Previous Forms of Social Protection in Ghana | 17 |
| 2.5. National Health Insurance Scheme (NHIS) | 22 |
| 2.6 Ghana School Feeding Programme | 24 |

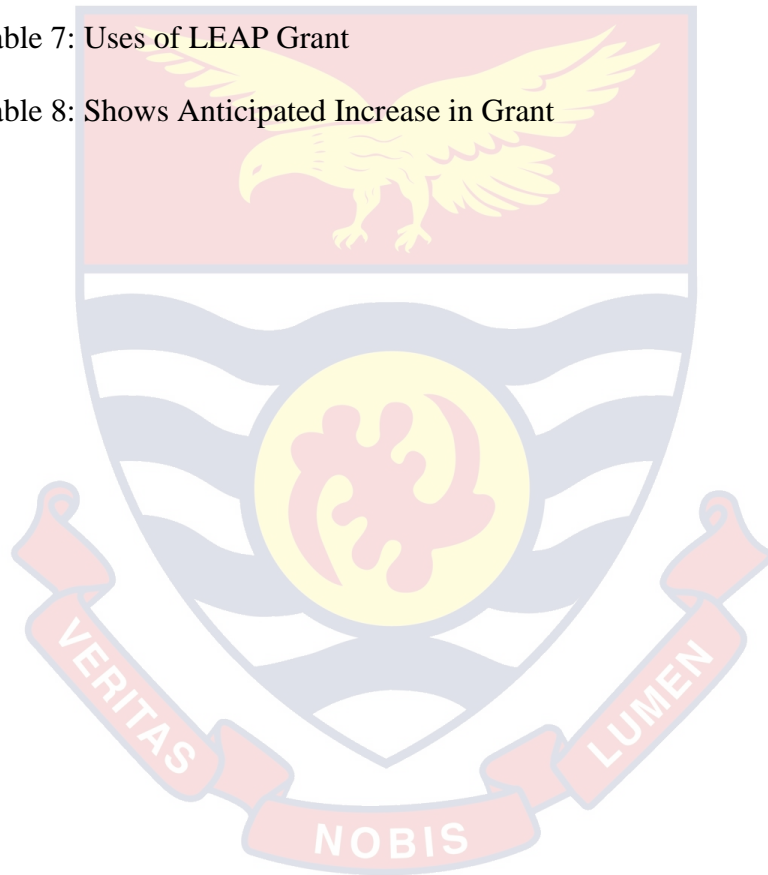
| | |
|--|-----------|
| 2.7 Livelihood Empowerment Against Poverty (LEAP) | 24 |
| 2.8 Other Programmes on Social Protection in Ghana | 26 |
| 2.9 The Rise of Social Cash Transfer model in Poverty Reduction | 29 |
| 2.10 Example of Cash Transfer Application | 33 |
| CHAPTER THREE: METHODOLOGY | 34 |
| 3.0 Introduction | 34 |
| 3.1 Area of Study | 34 |
| 3.2 Research Design | 35 |
| 3.3 Study Population | 37 |
| 3.3 Sample Size | 37 |
| 3.3.1 Sampling Frame | 38 |
| 3.4 Data and Types of Data | 38 |
| 3.4.1 Data Analysis | 38 |
| CHAPTER FOUR: REESULTS AND DISCUSSIONS | 39 |
| 4.0 Introduction | 39 |
| 4.1 Demographic Characteristics | 40 |
| 4.2 Inceptions of Leap and Targeting | 42 |
| 4.3 Positive impact of LEAP in Weija | 43 |
| 4.4 Challenges of LEAP in Weija | 45 |
| 4.5 Responses from the LEAP officials at the Ga South Municipality | 46 |
| CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS | 48 |
| 5.0 Introduction | 48 |
| 5.1 Findings | 49 |
| 5.2 Conclusions | 50 |
| 5.3 Recommendations | 51 |

| | |
|------------|----|
| REFERENCES | 53 |
| APPENDIX 1 | 61 |



LIST OF TABLES

| | |
|---|----|
| Table 1: Some Social Protection Programmes in Ghana | 16 |
| Table 2: Shows Sex of Beneficiaries | 41 |
| Table 3: Shows Age of Beneficiaries | 41 |
| Table 4: Shows Marital Status of Beneficiaries | 42 |
| Table 5: Shows Number of Beneficiaries Children | 42 |
| Table 6: Distribution of Cash Transfer | 43 |
| Table 7: Uses of LEAP Grant | 45 |
| Table 8: Shows Anticipated Increase in Grant | 46 |



LIST OF FIGURES

Figure 1: Map of Ga South

35



CHAPTER ONE

INTRODUCTION

1.0 Background

Of all the problems in the world, perhaps one of the most important to be bettered is poverty. Poverty is the most basic of all social problems (Thomas, 2000). According to United Nations Department of Economic and Social Affairs (UNDESA) inequalities and poverty have long been major concerns within development thinking and there are approximately one hundred and two billion (102 billion) people living in poverty around the world (UNDESA, 2002). This fact is an undeniable ground for urgent attention and action. Many vulnerable persons have been left to fend for themselves and thus, wallow in difficult conditions that they find themselves. Only few of them get support and assistance from the central government to improve their conditions (Okoree *et al.*, 2020). As a result of this the government of Ghana has formulated social protection policies addressing different aspects of social and economic development of its vulnerable citizens. An example of such intervention is the Livelihood Empowerment against Poverty (LEAP) which seeks to reduce the level and impact of their poor conditions (Okoree *et al.*, 2020).

According to Adu-Okoree *et al.* (2020), in countries where the effects of poverty had been very severe, it has been found that the conditions of the vulnerable persons had been very devastating. The effects of poverty can be so severe and it causes the death of about 22,000 children each day and so far about 72 million school children in developing countries are living in poverty (Okoree *et al.*, 2020). Of this number, about 57 percent are girls who cannot go to school due to poverty. These negative conditions of poverty continue to affect the

mortality and school enrolment of children as well as the wellbeing of a number of poor people, more especially women, in many parts of the world (Okoree et al, 2020). These underlining conditions of many people living in poor have therefore necessitated and compelled many governments and organizations to develop social protection strategies and measures to address the poor situations of vulnerable persons in their countries.

Social protection is a set of public measures that a society provides for its members to protect them against economic and social distress. According to the National Social Protection Strategy (NSPS) LEAP (2008) is part of the Government of Ghana's vision of creating an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty and related vulnerability and exclusion (MMYE, 2007). Success stories from other countries including Brazil, Turkey, South Africa and Mexico among others provided the impetus for adopting social grants (also known as cash transfer) schemes as a mechanism for addressing extreme poverty in Ghana.

1.1 Livelihood Empowerment Against Poverty (LEAP) Program in Ghana

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

to target caregivers of OVC, but has added destitute elderly and persons with severe disabilities (DSW, 2009).

The target groups as stated above have to fulfill certain conditionalities to make them eligible for the grant. The conditionalities for a household to register with LEAP include: that all children of school-going age in a beneficiary household enroll in school, household enrolment in the National Health Insurance Scheme (NHIS), child immunization, birth registration, and that no child in the household be subjected to “the worst forms of child labour” (MMYE, 2007). The amount that the programme locates a household every other month depends on the number of individuals who form part of the target groups.

The three main objectives of LEAP are as follows:

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

LEAP’s main aim is to alleviate short-term poverty and encourage long-term human capital development. It is largely funded by the government of Ghana and supported by the World Bank (WB) and the Department for International Development (DFID) from the beginning. UNICEF’s social protection unit also gives technical support to LEAP. A new social grant scheme was through the activities of NSPS established to provide basic and secure

incomes for the most vulnerable households which targeted existing social protection programs and developed a package various beneficiary.

In the process of improvement of the scheme, the first disbursement of cash grants was done in March, 2008 with 1, 654 households in 21 pilot districts. In 2009, the LEAP Program expanded and it involved beneficiaries from 54 districts. Then in 2010, a number of districts in eight regions of Ghana were affected by drought and floods and the LEAP Program was tasked to facilitate payments to the flood victims (Okoree *et al.*, 2020). Since 2013, the LEAP program has undergone a number of reforms and innovations which are aimed at building efficient and effective systems. These reforms include the upgrading of the Management Information System (MIS), transitioning from manual targeting and manual payments to electronic-targeting and electronic payments respectively, as well as the implementation of a Monitoring and Evaluation (M&E) framework. The transition from a manual to an electronic payment system started in 2013 with three Payment Service Providers (PSPs) which include AYA Technologies, MTN Mobile Money, and the Ghana Interbank Payment and Settlement Systems (GhIPSS) (Okoree *et al.*, 2020).

Presently, there are more than 90,700 LEAP beneficiary households in 144 districts. Each household is paid according to the number of beneficiaries, that is, a household with only one beneficiary receives an amount of GH¢ 68.00, two eligible beneficiaries receive GH¢ 72.00, those with three eligible beneficiaries receive GH¢88.00 and households with four (4) or more eligible beneficiaries receive GH¢ 106.00. Payments are made through MTN Mobile Money (MoMo), E-zwich, Ghana Post Company Limited and Maya Technologies. Cash transfer of Gh¢ 75,000.00 plus are disbursed to 1,007

beneficiary households every two (2) months, six (6) times in a year. The cash transfer has impacted positively on the poor households to prioritize the human capital development of their members in the following areas:

- All children of school going age in the LEAP households attend basic schools on regular basis (i.e. at least 80% of school days)
- No child in the LEAP household is trafficked or engaged in any activities constituting the worst form of Child labour.
- Lots of beneficiaries are investing in small household businesses and taking good care of their families.

Ga South municipality was among the few selected districts to undergo the piloting of the electronic cash transfer. About six hundred and seventy (670) beneficiaries of LEAP have been registered towards the acquisition of the National Health Insurance premiums and it was envisaged that all beneficiaries of LEAP programme who did not have the National Health Insurance premiums would be assisted to acquire them.

1.2 Statement of Problem

Poverty is a social problem that affects many people across the world. The poor experiences include any or a combination of the following; disempowerment; socially excluded; voiceless; disadvantaged; which makes them vulnerable (Okoree BI, 2012). A large number of the vulnerable and the physically challenged in the Ghanaian society are without social security benefits or any form of social protection. The proportion of Ghanaians described as poor in 2005/06 was 28.5%, falling from 39.5% in 1998/99. The number of people described as extremely poor declined from 26.8% to 18.2% most of

whom lived in the rural areas. A new phenomenon emerging from the fifth round of the Ghana Living Standards Survey (GLSS 5) is the increasing numbers of urban poor. Poverty levels in Ghana's most urbanized region, the Greater Accra region, doubled from 5.2 per cent in 1999 to 11.8 percent in 2006 (GLSS 5).

1.3 Study Objectives

1.3.1 General Objective:

The general objective of the study was to investigate the effect of Livelihood Empowerment Against Poverty Programme (LEAP) on beneficiaries in relation to poverty reduction efforts at Weija in the Ga South Municipality of the Greater Accra Region of Ghana.

1.3.2 Specific Objectives

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

- i. To examine the impact of LEAP on the beneficiaries in the Ga South Municipality of the Greater Accra Region of Ghana
- ii. Achievement of LEAP and its intended purpose in the Ga South Municipality
- iii. To examine the implementation challenges (if any) of LEAP at Weija, in the Ga South Municipality
- iv. Challenges and how they were addressed

1.4 Research Questions

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

- i. How effective is targeting mechanism of the LEAP?

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

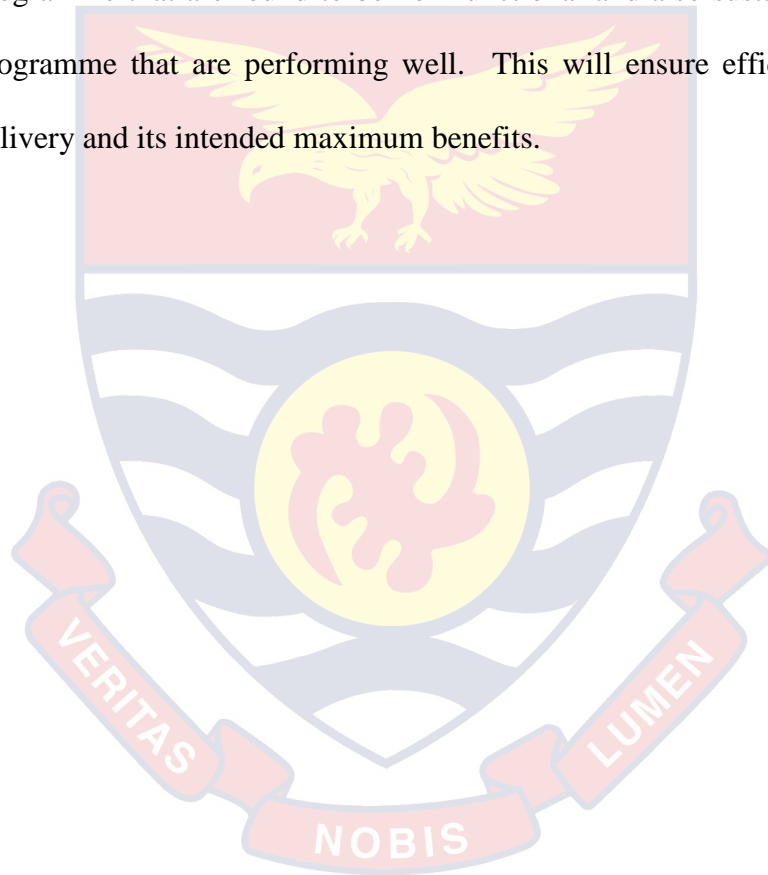
1.5 Relevance of the Study

This study intends to examine the outcomes of LEAP implementation in Weija in the Ga South Municipality of the Greater Accra Region. Notwithstanding the significant role the LEAP programme is expected to play in reducing extreme poverty of beneficiary households, there is however limited information about the success, or otherwise of the programme nationwide and Weija in particular. Moreover, on the surface it appears that the programme has run well into a little over half the period of its five-year pilot implementation phase. Given its importance at poverty reduction and also against the backdrop of limited financial resources by government, the study reviewed the effects of the programme on beneficiaries.

At the Micro-level therefore, individual beneficiaries and families will become aware of the program. They will use the money for its intended purpose and understand their rights as provided by the program. At the Meso-level, the level of awareness can bring about improvement in engagement of beneficiaries in programme implementation and modifications as and when needed. At the Macro-level, the outcome of the study will be helpful to policy makers and key stakeholders of the programme to make decisions concerning the way forward.

Such decisions could be a determining factor in programme modification, continuity or termination.

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



CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

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

2.1 The Concept of Poverty

Poverty is a situation where a person is not able to provide for himself/herself the minimum income that is required to obtain the least possible basic needs. When this happens for an extended period of time, it is referred to as absolute poverty. In other words, people are said to be in poverty when they lack sources of income and the needed resources to obtain the basic conditions of life (Okoree *et al.*, 2020). UNICEF (Okoree *et al.*, 2020) also asserts that poverty is a condition which is regarded as a sustained deprivation of resources,

capabilities, security, choices, and the power required to propel an adequate standard of living and other civil, cultural, economic, political and social rights. In simple terms, the World Bank (Okoree *et al.*, 2020) defines poverty as a deprivation in wellbeing.

Poverty trends varies according to different kinds of people. In men, it relates to their social standing and the kind of work or job they do, while for women, it's the well-being of their children and family, and to the youth, investment opportunities. But in all these, many countries have form various policies to reduce the depth of policies in their societies due to the negative social consequences underlining poverty. The poverty trends in Ghana is based on three recent Ghana Living Standard Survey reports which include GLSS4 (1998/1999), GLSS5 (2005/2006), and GLSS6 (20012/2013). The trends show that the incidence of poverty across the country almost halved from about 51.7 percent in 1992 to about 16.7 percent in 2006 and subsequently to 7.7 percent in 2013. It was observed that all the 10 regions have poverty rates that are below the national average except the Upper West and the Northern regions. Greater Accra recorded the lowest poverty incidence of about 12 percent Ghana Statistical Service (Okoree *et al.*, 2020) and currently, about 6.4 million people across the country are poor (Okoree *et al.*, 2020)

The GSS, (Okoree *et al.*, 2020) showed that rural populations of Ghana account for 78 percent of those in poverty of which rural areas in the Savannah regions had the highest figures. In all, the level of poverty was about 44.4 percent in the Upper East Region, 50.4 percent in the Northern Region, and 70.7 percent in the Upper West Region (Okoree *et al.*, 2020). In terms of extreme poverty incidences, Upper West has the highest percentage of 45.1, followed by Northern

(22.8%) and Upper East (21.3%) regions. In spite of the decrease in the incidences of poverty over these years, inequality has widened in both rural and urban localities from 37.8% in 2006 to 40% in 2013 for rural areas and from 38.3% to 38.8% in urban areas (Okoree *et al.*, 2020). The perception of poverty is seen differently when you come to Ghana. Difficulties in providing food and shelter for one's family members are the main bane among rural dwellers, while lack of employment, social services, investment capitals, etc. that would have bettered the livelihoods is perceived as poverty among urban dwellers.

2.2 The Concept of Social Protection

Traditionally the concept of social protection is based on the notion of mutual support, which is strongly rooted in Ghanaian culture, though eroding under the influence of modernization. More modern forms of social protection began after World War II with the introduction of pensions for formal sector workers and their families (MMYE, 2007). However, these formal social security provisions covered only a small part of the population, (less than 10%) thus leaving unprotected the vast majority of the poor, who rely on subsistence agriculture for their livelihood and the informal sector (MMYE, 2007). In most parts of Africa, including Ghana, total spending on social protection has been around 0.1% of GDP. This figure is significantly below the expected expenditure on social protection in other parts of the world, including the Middle East and North Africa, where the average is approximately 5.7% of GDP (Coudouel *et al.*, 2002).

The slow start of social protection in Africa and particularly Ghana may have been driven by earlier economic prescriptions. Opponents of social protection have often argued that social protection has the tendency of retarding

economic growth and envelopment of a nation. This argument is founded on the notion that if the rich have a higher savings ratio than the poor, it makes economic logic that the more inequality is national income distributed, the greater cumulative savings rate there will be in the country, and hence the greater the investment and growth rate (Lewis, 1954; Kaldor, 1956). Clearly, income redistribution in this sense will retard economic growth. It also means that the poverty cycle will be perpetuated and the poor will continuously be excluded from society.

The 1992 Constitution of Ghana is more detailed in expressing civil and political freedoms than social and economic rights (Constitution, 1992: Chapters 5 and 6). It has been highly recognized for its progress in press freedom even though it has slightly dropped three places in 2019 as compared to 2018. The deepening levels of social exclusion, especially in rural areas and in the three Northern Regions, particularly stemming from spatial poverty, gender inequalities, age, disability and income status (UNDP, 2007), means that civil and political liberties have been prioritized over social service provision and quality as well as the tackling of social exclusion. Oduro and Aryee (2003) also noted “vulnerability to poverty in the northern Ghanaian communities is predicated upon food security.

Social Protection is the base of a secure and acceptable life. Its main objective is to tackle poverty and to protect people from risks and shocks caused by e.g. unexpected economic fluctuations. Social Protection is often financed by public funds and contributions. Most frequently in countries, where the majority is living under poverty, the introduction of Social Protection seems to be a serious problem. Especially during financial crises, food price risings or natural

catastrophes, Social Protection Schemes are more needed to protect the citizens from negative impacts. With a Gross Domestic Product (GDP) of about 47,823,400,000 New Ghana Cedi (GHS) (31,306,000,000 US-Dollar) in 2010, Ghana as a developing and already lower middle-income country is now on its way becoming a middle-income country. As a role model for other African countries with its steady economic growth and considerably good governance it is increasingly important to become a country with social stability by the implementation of appropriate Social Protection Strategies. Due to this, the question arises how to establish a solid and efficient Social Protection Scheme for the population of Ghana. Social Security is a human right as it is stated in the Declaration of Human Rights from 1949. However, there is still much space for improvements in existing Social Security Schemes, especially in Africa.

The already implemented National Social Protection Strategy (NSPS) in Ghana contains different measures which all intend one goal: Building a Social Protection System which is affordable to everyone and further protects them from risks and shocks may occurring. The Millennium Development Goals (MDGs), signed by the United Nations (UN), shall be achieved by the year 2015. Addressing many different aspects of extreme poverty, the first goal is to halve proportion of people living in extreme poverty² during the years from 1990 to 2015. Hence Ghana started already to introduce different measures in order to achieve those goals. The persistence is a key dimension in the debate about poverty which should be overcome by implementing Social Protection Strategies, for the short- but also for the long-term. There have been different measures in several developing or emerging countries which actually worked out efficiently like the Bolsa Familia Programme in Brazil. There is a programme

on Social Security in Ghana which is geared to this programme as will be shown later in this paper. The first part of this paper is going to give a short introduction into the topic of Social Protection. Further it is going to give a brief overview of the above mentioned Bolsa Familia Programme in Brazil and after that it is going to display the measures which already have been implemented in Ghana.

This paper is going to have a focus on the Social Security and National Insurance Trust (SSNIT), the National Health Insurance Scheme (NHIS), the Ghana School Feeding Programme (GSFP) and the Livelihood Empowerment Against Poverty (LEAP). These programmes are just some examples out of the number of programmes from the Ministry of Manpower, Youth and Employment (MMYE). The brief overview of the strategies and programmes is given in order to assist as a background for the second part of the paper which is going to deal with the prospects and challenges of the Social Protection Scheme and its measures in Ghana. It is going to figure out under what conditions government and political elites have to implement and sustain social protection policies and how the further future of the Social Protection Scheme in Ghana could look like.

Despite the criticisms against social protection and cash transfer, there is a growing body of evidence that suggest that social protection increased growth and as such Ghana stands to benefit in the implementation of LEAP which is a major component of the National Social Protection Strategy. Some studies including: Perotti (1992, 1994), Korpi (1985), Castles and Dowrick (1990) inform us that academic economics in the 1990s have been converging towards the common consensus that increasing income inequality was bad for a nation. Forbes (2000) argues that earlier studies into social protection used flawed

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

2.3 Social Protection in Ghana

In the literature there are many different definitions of Social Protection given. The International Labour Organization (ILO) says Social Protection is about "having security in the face of vulnerabilities and contingencies, it is having access to health care and it is about working in safety. It is an important strategy to protect people from chronic poverty and from risks and shocks. There are definitions which say that the term Social Protection has a broader meaning than the term Social Security. There are two main dimensions of Social Security: income security and availability of medical care. The term Social Protection includes the different measures and programmes which are introduced to achieve the aims of Social Security. This paper is going to focus on the programmes of Social Protection. The measures are supposed to provide a healthy life and a secure retirement through e.g. Health Insurances and Pension Schemes. A Social Protection Scheme has to support the people who cannot afford e.g. a hospital stay by themselves. It is based on financial support of the state and on contributions by the members of the schemes. A national social protection floor

is supposed to promote income security through a basic set of guarantees. It should provide:

- a nationwide access to health care services
- income security for children by cash transfers or kind to ensure the access to nutrition, education and care
- financial support of disabled and diseased people and people who are not able to work for a limited duration because of maternity or illness
- income security for residents in old age and with disabilities

Table 1:Some Social Protection Programmes in Ghana

| Programme/ Strategy/ Law and Date | Subject matter |
|--|---|
| Social Security Act 1965 | Provident Fund Scheme, lump sum payment for old age, invalidity and survivor`s benefits |
| Social Security Law 1991 | Conversion of the Provident Fund Scheme to a Pension Scheme (SSNIT) |
| Ghana Growth and Poverty Reduction Strategy (GPRS I) 2002-2005 | Established in order to achieve the Millenium Development Goals of the UN Introduction of a contribution scheme |

Table 1 Continued

| Programme/ Strategy/ Law and Date | Subject matter |
|--|--|
| National Health Insurance Scheme (NHIS) 2003 | for the Health Insurance |
| Ghana School Feeding Programme (GSFP) 2005 | One hot meal a day for every schoolchild |
| Ghana Growth and Poverty Reduction Strategy II (GPRS II) 2006-2009 | Focus on Ghana becoming a middle-income country by 2015 |
| National Social Protection Strategy (NSPS) 2007 | Several Social Protection programmes started under the strategy (e.g. LEAP |
| Livelihood Empowerment Against Poverty (LEAP) 2008 | Social Cash Transfers and free health insurance membership for vulnerable people |

Source: Field Survey (2020)

2.4 Previous Forms of Social Protection in Ghana

In 1957, during Ghana's Independence, the Government provided free health care services to its citizenry which was financed from revenues from taxes. However, this has not been sustainable because the Government of Ghana (GoG) shifted its focus on the financial support of other sectors of the economy. Different nominal fees were introduced, then the cash and carry system was established later which provided medical treatment solely by a direct payment. There had always been traditional systems of Social Protection besides the

governmental system which were based on the support and help of the extended family. The extended family were responsible for taking care of the old and invalid members of the family.

Children were taken care of by the elderly and they expected the younger ones to take care of them when they got old and retired. With the upsurge of urbanization and globalization coupled with the rise of modern society the extended family system got weakened. Because of the migration of the younger family members into the cities there is a lack of support in the traditional Social Protection Scheme. The family is no more capable to support the diseased and old members of the family on their own. Informal and traditional forms of Social Protection which are based on the above-mentioned extended family system or religious networks are normally those which the most vulnerable people have to rely on. Due to this new form of Social Protection had to emerge.

There had been different implementations of new Social Protection Schemes in Africa. Despite the fact that there had been ambitions to cover all the needy people, there are still many people excluded from the benefits of being social protected. Most of all, the problem appears of how to cover the workers in the informal sector. In addition, there is the problem of how to integrate women and youth into the scheme, because if they are excluded there is a high risk for them of sliding into a lifelong poverty with all its negative aspects. In Ghana unions play an important role in establishing new forms of Social Protection Schemes because of the tripartite body made up of government, organized labour and employers. Social Security and National Insurance Trust (SSNIT) A nationwide Social Security Scheme was established in 1965 due to the implementation of the Social Security Act. A Provident Fund Scheme was

created, which provided money for lump sum payments for old age, invalidity and survivor's benefits.

implementation of the Social Security Law. The Pension Scheme named Social Security and National Insurance Trust (SSNIT) contained that there should be contributions of 17.5% in total of the monthly workers' salaries. 5% should be paid by the employee and 12.5% by the employer. The self-employed were expected to contribute the total amount of 17.5% by themselves. The three basic benefits were;

1. Old age pension
2. Invalidity pension
3. Death-survivor's payment

When the National Social Protection Strategy started in 2007/2008, as will be described in the following chapter, several new measures raised with it. Due to the implementation of the New Pensions Act (National Pension Regulatory Authority (NPRA)) in 2010 the SSNIT contributions raised in total from 17.5% up to 18.5% of the monthly workers' salaries. The structure of the Pension Scheme was enlarged by the introduction of a third tier. The newly established three-tier scheme¹⁰ was constructed as the following shows:

1. A mandatory basic national security system (SSNIT) → defined benefit scheme
 2. A mandatory fully funded and privately managed occupational pension scheme → defined contribution scheme
 3. A voluntary fully funded and privately managed provident fund and personal pension scheme → defined contribution scheme
- Out of the

18.5% of the monthly workers' salaries, 13.5% goes to the first-tier Mandatory, the SSNIT, and 5% goes to the Private Mandatory second-tier

From the SSNIT money 2.5% goes to the National Health Insurance Scheme Levy for Health Care, and 11% goes to the pensions. The minimum age to enter the SSNIT is 15 years and the maximum age is 45 years. The third tier was newly established in 2010. People can join it voluntarily in addition to the mandatory first and second-tier. First of all, this is a benefit for the people working in the informal sector because they were not covered by the SSNIT and by the Private Mandatory second-tier. The introduction of the third-tier is highly important for the Ghanaian Social Protection System because over 80% of the workers are working in the informal sector. Those workers who want to be covered from the third-tier have to contribute 16.5% of their monthly salaries. The informal workers have two different accounts:

1. The retirement accounts
2. The personal savings account

Due to the second account, informal workers are able to receive benefits before their retirement. The implementation of the NPRA Act 766 in 2010 affected the contributions to SSNIT in a negative way. Contributions to SSNIT dropped by 27 percent. This is because the annuity for lump sums payments has extended from 72 to 75 years and at the same time the minimum monthly contribution needed for retirement has dropped from 240 to 180 GHS per month. This leads to an effect which was not intended: Now there are less benefit payments

possible. Highly Indebted Poor Country (HIPC) Fund (Source: SSNIT Head Office)

In 2003 the GoG decided to establish the Highly Indebted Poor Country (HIPC) Fund, an instrument in order to reduce poverty and the debt burden of the country. Ghana spends plenty of its financial assets to service debts. Due to this, there is little money left for investments in the social sector and poverty can become worse. By joining the HIPC Initiative the main creditors agree to erase the debts over time so that the money can be spend for investments in the social sector to reduce poverty. The country has to develop a Poverty Reduction Strategy and it has to use the money from the HIPC fund to finance the programmes out of this strategy. National Social Protection Strategy and Ghana Poverty Reduction Strategy By recognizing that growth and mainstream development interventions are not sufficient to reduce the huge number of people living in poverty and to protect the people from natural or economic shocks, the GoG decided on two strategies to ameliorate the situation of the vulnerable groups: The National Social Protection Strategy (NSPS) and the Ghana Growth and Poverty Reduction Strategy (GPRS) (which actually is built up of the Strategies I and II).

In 2007/2008 the NSPS started. The strategy contained several different measures which in the first place should reduce poverty and lead to achieve the first Millennium Development Goal of the UN. It includes three main strategies to tackle extreme poverty:

1. Establishment of a new social grant scheme to provide a basic and secure income for the most vulnerable households

2. Better poverty targeting of existing social protection programmes
3. Package of complementary inputs

The first GPRS (2002-2005) found its major topic in establishing special programmes for the excluded and vulnerable. By this time the Poverty and Social Impact Assessment (PSIA) pointed out that just the economic growth would not be sufficient to counteract exclusion and extreme poverty. Hence the GPRS II (2006-2009) focus was on growth and Ghana becoming a middle-income country by the year 2015. The aims of the NSPS and the GPRS I and II are to achieve a poverty reduction by implementing measures like the Livelihood Empowerment Against Poverty (LEAP) Social Grants Scheme and the National Health Insurance Scheme (NHIS) which are going to be explained in the following chapters. Among other things the GPRS I said that gender discrimination is a consequence of poverty and that it has to be removed by Poverty Reduction Strategies.

2.5. National Health Insurance Scheme (NHIS)

The National Health Insurance Scheme (NHIS) was established by the Government of Ghana in 2003 under Act 650. The main aim of the scheme was to provide basic healthcare services to person's resident in the country through mutual and private health insurance schemes. This was to replace the former cash and carry system which forced the people to pay money in cash when they need to go to a hospital to see a doctor. There are three types of schemes available under the law:

1. The district-wide mutual health insurance scheme (they operate across a district where all residents can become members)

2. The private mutual health insurance scheme (These private schemes are not restricted to a specific region or district; all Ghanaians can become members)
3. The private commercial health insurance scheme (These provide health insurance services for particular groups of people like church members who build their own mutual health insurance schemes)

The districts of Ghana are divided into Health Insurance Communities to give all the Ghanaians the opportunity to participate on the scheme. By the implementation of the NHIS the people who are benefiting from the scheme get a card which enables them to go to the hospital without direct payments. The hospital will then send the bills to one's scheme provider which then will pay the money for the delivered services. The NHIS is financed by – the premiums of subscribers (one has to register and then to pay a premium depending on one's income) – 2.5% National Health Insurance Levy – 2.5% SSNIT, deductions from the formal sector – Funds from Government of Ghana to be allocated by the Parliament – Returns from investment.

In May 2008, the President decided that, all children under 18 would get a free membership to the Health Insurance besides all pregnant women during their pregnancy. This was due to the fact that; it the scheme was still lacking in covering vulnerable groups. There is a need for the people working in the informal sector to create a committee within communities in order to identify and categorize themselves into social groups concerning their income. The real core poor shall be listed for the Government to pay their contributions from the National Health Insurance Fund.

2.6 Ghana School Feeding Programme

The Ghana School Feeding Programme (GSFP) was launched in 2005 in order to achieve the Millennium Development Goal concerning the reduction of hunger. It is an initiative of the Comprehensive Africa Agricultural Development Programme (CAADP) pillar 3 assisted by the New Partnership for Africa's Development (NEPAD). The costs of the GSFP are shared between the GoG and donors. As one of the most important donors the Government of the Netherlands.

Its three main objectives are:

1. Increase school enrollment, attendance and retention
2. Reduce hunger and malnutrition
3. Boost domestic food production Children in deprived public primary schools and kindergartens shall get one hot, nutritious meal a day.

The meal should be prepared from locally grown food stuffs. The programme started with 10 pilot schools out of each Ghanaian region. Currently the GSFP covers about 1698 public schools and by doing this it provides one hot meal a day to 656,624 children in the 170 districts of Ghana. In the years from 2006 to 2010 the programme should have covered 1,500,000 pupils spread through all districts of Ghana. It was supposed to end in 2010 but the current administration agreed for extending it.

2.7 Livelihood Empowerment Against Poverty (LEAP)

The Livelihood Empowerment Against Poverty (LEAP) Social Grant Scheme is a Programme of Ghana's Ministry of Manpower, Youth and Employment (MMYE) which is supposed to decrease the poverty in Ghana and to provide a better life for the Ghanaian population. It started as a 5-year-pilot

programme from 2008 to 2012 and it contains financial support of Orphan/Vulnerable Children, people over 65 years and people with disabilities. It had been implemented by mid-2009 and in 2010 it covered 81 of 170 districts with 45,000 households. There has never been a programme like this before that provided the most vulnerable groups in Ghana as mentioned above. The needy households are selected on a base which contains the combination of poverty status and presence of any one of the three categories of vulnerable groups, that is, the poor, and the extremely poor.

LEAP supports selected households with monthly cash transfer between GH¢ 68.00 and GH¢ 106.00 which depends on the number of needy people living in the household. The cash transfers to the people with disabilities or the old people above 65 are unconditional. To get the cash transfer for Orphan / Vulnerable Children households have to follow conditions as listed below:

1. Sending children to school
2. Not allowing child labour
3. Enrolment of family members on the National Health Insurance Scheme (NHIS)
4. Birth registration of all children

GoG funds the cash transfers budget. In 2008 the World bank decided to support the GoG in providing cash transfers to additional households to protect them from the negative aspects. There were also other donors which invested in the MMYE like United Nations Children's Fund (UNICEF), International Labour Organization (ILO) and Government of Brazil. Besides the cash transfers all LEAP receivers are also having access to a free health insurance. They have to

go to the responsible office in their district to register. The dynamics of LEAP has been explained in Chapter 1 (1.1)

2.8 Other Programmes on Social Protection in Ghana

In addition to the explained above there are other programmes which are supposed to reduce poverty and to build up an effective and sufficient Social Protection Scheme. This paper will only mention them because they are less fundamental for the conclusion. – Social Welfare Programmes – Supplementary Feeding Programme – Capitation Grant – National Youth Employment Programme – Integrated Agricultural Support Programme – Microfinance Schemes – Emergency Management Schemes.

The attempts of the GoG to establish an efficient Social Protection Scheme are really good in contrast to many ambitions of African Governments to reduce poverty. Nevertheless, the system in Ghana is still facing several challenges. The vulnerable people have to be targeted to participate on the programmes for Social Protection. But the question is:

1. How to target them best.
2. How to define whether somebody has to pay the maximum premium or just the accounted premium for the NHIS
3. How is it possible to assure that solely the needy people receive the LEAP cash transfer?
4. How do we measure poverty and neediness?

All these questions have to be dissolved to guarantee a Social Protection Scheme which is based on fair and holistic pillars. Most of all in countries with a high amount of people working in the informal sector like Ghana, the targeting

of the needy people is a crucial problem. Workers in the informal sector are mostly not seen by the state. Measures have to be found to make them visible to get them into the scheme and to provide the services to them they actually need. Beside the cash transfer itself there are also indirect costs coming up e.g. for administration and transaction costs. Furthermore, a problem with the payments of the grants is showing up. The School Feeding Programme is also difficult in targeting its beneficiaries. There was a violation of the selection criteria and a concentration on beneficiary school pupils in the urban cities instead of the poor rural communities. There should be a special need on an officer for effectively supervise and monitor of the programme. Some of the challenges of the NHIS are:

1. Delays in funding for the programme
2. Lack of knowledge about the new policy on the programme and
3. The inability of the District and School Implementation Committees to carry out its work regularly, especially monitoring.

LEAP's justification of the cash transfers in cases of cash transfers, most of the time the question arises whether the beneficiaries will use the money judiciously. As we have seen LEAP is setting diverse conditions to the beneficiaries, like enrolling the children in school, but there is no control about the actual use of the money itself and due to this the LEAP has come under criticism. The public debates contained the issue that the poor people would waste the LEAP grants which were seen as "free cash" by many public voices. Some people suggested through some newspapers and radio call-in programmes that, instead the GoG using the money for the cash transfers on LEAP they should rather use it to support new employment and development of industries.

This will create more jobs and poor people could get employed and earn money by themselves. The GoG had to justify the programme to win the public support. For the future it will be better if there would be a good communication strategy which explains the meanings of the programmes before they get launched so that the public will mainly support the measure. To prevent public mistrust in cash transfers the solution of using the money for scholarships is showing up. This solution would provide support for the vulnerable children and at the same time it would assure that the money is used in a proper way.

Coming back to the LEAP there are more challenges to deal with like the question whether the programme should be expanded across the nation or just focus on the poorest districts in Ghana? The following are some highlights of different challenges which cash transfers in general have to consider:

1. There should be an effective exit mechanism
2. There should be supportive household's mechanism to support LEAP receiver's upon exiting the programme
3. Making programmes work both as safety nets and springboards
4. The eligibility of the programme should be Expanded
5. There should be the avoidance of "Targeting vs. Universalism"
6. There should be proper evaluations.

The responsible Ministry of Manpower, Youth and Employment (MMYE) and the Department of Social Welfare (DSW) have to be more empowered by giving them a higher amount of financial possibilities which they can use for providing more Social Protection measures. Despite the LEAP contains aspects which address on gender issues, there are still challenges to

tackle. The conditions of women did not really improve by receiving money from the LEAP because the transfer amount is not very high and the women do not get empowered through financial independence. There is no provision on receiving financial support out of the LEAP trust which says that this has to accompany with balancing household gender roles or empowerment. Having this in mind one can see how women are eliminated from the important decisions in the household. Discrimination still exists in Ghanaian families. The programme has to focus less on the head of the households but more on the actual caregivers of Orphan/ Vulnerable children and it has to include more gender issues so that the women in the families can get more empowered and independent.

2.9 The Rise of Social Cash Transfer model in Poverty Reduction

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

Similar programmes such as these are gradually gaining popularity among governments in Africa like Kenya and Malawi. It is also widespread around the world, including developed economies such as in the city of New

York (Currie and Gahvari, 2008). The Government of Ghana is no exemption and is following models from the success stories and best practices of these countries to implement LEAP to tackle poverty. Several rationales have been advanced for the need to embark on social cash transfers as a means to promote pro-poor growth. According to the Organization for Economic Co-operation and Development (OECD) report in (2009), cash transfers provide an important risk management tool for the vulnerable poor at three levels:

1. Reducing the poverty resulting from shocks as natural disasters including drought, floods, and economic shocks, such as, sudden food price increases
2. Reducing vulnerability
3. Strengthening coping mechanisms

Social cash transfers can also reduce vulnerability by absorbing the impact of shocks on livelihoods generally by stimulating overall economic activity, and they protect households by reducing the impact of shocks on productive assets (OECD, 2009). At the household level transfers reduce risk by providing the security of a guaranteed minimum level of income. This better enables poor households to send children to school, provide nutritious food and access health care because they can afford for them not to be working. The unemployed and lowest paid workers can take a chance on riskier ventures that are likely to result in a higher income, or acquire human capital such as education in order to find higher wage employment.

When the cash transfer is executed in a manner that is generally acceptable to the community and nation at large, they have the propensity to

build social cohesion and a sense of citizenship, and reduce conflict (Roy and Subramanian, 2001). A safe, secure and stable environmental condition is a prerequisite to encourage individuals and groups, to work and invest. The social pension in Mauritius contributed to the social cohesion necessary to support the transition from a vulnerable mono-crop economy with high poverty rates into a high growth country with the lowest poverty rates in Africa (Roy and Subramanian, 2001). The cash transfers gave farmers the opportunity to go into farming and to diversify their produce. This led to high yields and high incomes.

The price of not doing anything to insulate the poor and vulnerable is a huge cost since they not only lead to people being chronically socially excluded and/or trapped in the poverty circle but also to people being dissatisfied and disaffected by society. Impoverished populations not only suffer from exclusion from essential goods, services and rights but also suffer the loss of potential for individual development and to contribute to the overall national aspirations. Social cash transfers enable the poor to protect themselves and their assets against shocks, thereby, enabling them to defend their long-term income-generating potential (Dercon, 2005, 2006). They are able to make the necessary investments and rip all the needed benefits. This can, however, be achieved if such transfers are regular and adequate. It also enables households to resist desperate measures and reduce future vulnerability. The gains made will ensure social security in the future.

A study by Department for International Development (DFID), UK in Maharashtra, India in (2005) found that, farmers protected by the Employment Guarantee Scheme; invest in higher yielding varieties than farmers in neighbouring states (DFID, 2005). This was because they have extra funds to

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

Kunnemann 2008 disagrees with this assertion and contends that ‘Dependency from the State is not necessarily worse than being dependent on a husband, a rich relative or on begging the neighbours.’ (Kunnemann and Leonhard, 2008). Cash transfer is a matter of rights and beneficiaries are positioned to demand for these rights and not become beggars. They actually participate in the decision-making process. A rights-based approach to social cash transfer creates an entitlement for beneficiaries that replace dependency with a reliable guarantee. A number of studies have revealed that beneficiaries of cash transfers who are looking for jobs find employment more successfully than do workers in comparably poor households that do not receive these social grants (Samson et al., 2004; Samson and Williams, 2007; Williams, 2007).

This is because they are able to set up small business and also take care of their children in school. Evidence of such impacts is found for Mexico and Brazil, and also more anecdotal evidence are found in Namibia, Zambia and Kenya (Barrietos, 2006; Devereux *et al.*, 2005). As a result of the enormous

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

2.10 Example of Cash Transfer Application

Since the early 2000s there has been a lot of commitment on the part of African governments to protect its vulnerable populations through the provision of social protection schemes. These have largely been inspired by international and national conventions and legislations (Hanlon, Barrientos and Hulme, 2010). The success stories of Latin American countries in the provision of social protection schemes cannot be underestimated. Estimates are that there are more than forty (40) national cash transfer programmes being implemented globally (Hanlon, Barrientos and Hulme, 2010). These schemes have been boosted by the support of many donors, who perceive cash transfers as offering a cost effective and pragmatic means to deliver resources to the poor. One of the most talked about success stories of the programme is Brazil's Bolsa Familia.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

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

3.1 Area of Study

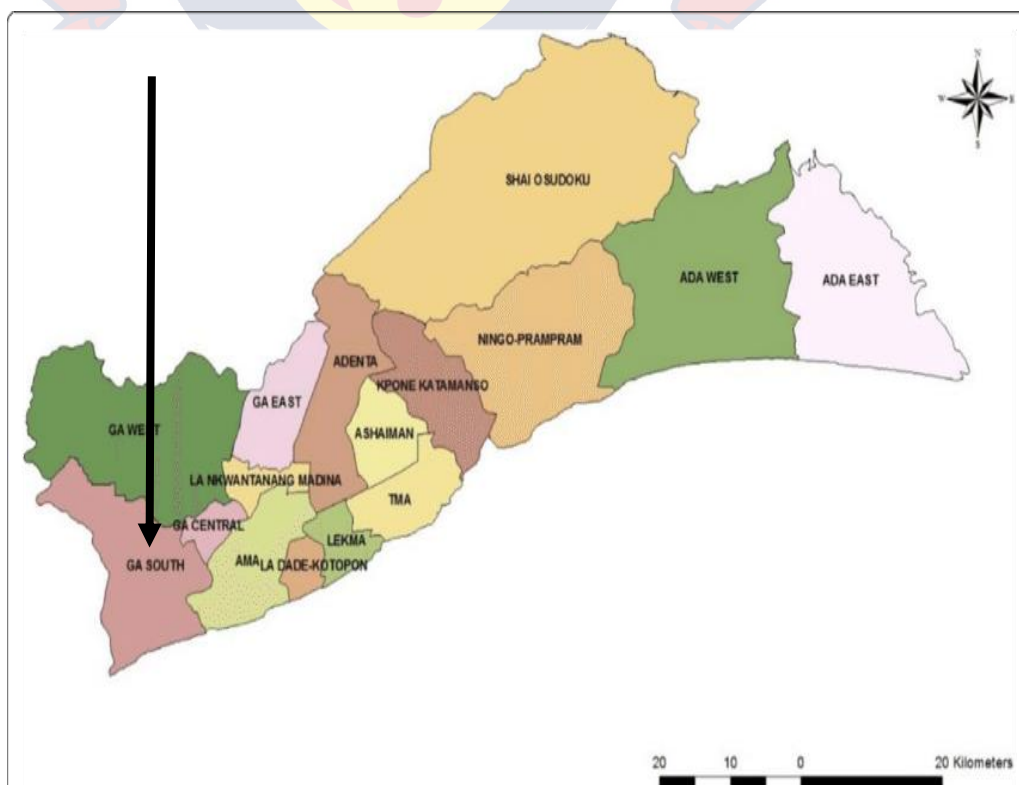
The Ga South Municipal Assembly (fig.1) is one of the 254 Metropolitan, Municipal and Districts in Ghana, and among the 26 such districts in the Greater Accra Region with a population of 411,377 as of 2010. The district is among the new districts and municipalities created in 2008 by the then President, John Kufour. In 2018, to promote efficiency in the administrative machinery and also meet the ever-pressing demands for amenities and essential services, the Weija Gbawe Municipal District was carved out of the Ga South Municipal District. Weija is the capital of Ga South Municipal Assembly and is currently headed by Joseph Nyarni, who was appointed by the President of the Republic of Ghana in 2017 as the Municipal Chief Executive and serves as the political head of the district. The district has three zonal councils namely, Weija, Domeabra and Obom and three constituencies. The population of Ga South Municipality, according to the 2010 Population and Housing Census, is 411,377

representing about a tenth (10.3%) of the region's total population. Females constitute 51.1 percent and males represent 48.9 percent. Almost 9 out of 10 persons live in the urban localities. The district has a sex ratio of 95.7. The population of the Municipality is youthful (36.1%) depicting a broad base population pyramid which tapers off with a small number of elderly persons (6.5%). The total age dependency ratio for the Municipality is 63.0, the age dependency ratio for males is higher (64.6) than that of females (61.6) (Ghana Statistical Service, 2012). Therefore, this pre-supposes that, poverty is prevalent in the locality and the LEAP targets these people.

Figure 1: Map of Ga South

3.2 Research Design

Due to the complex systems of life in rural communities, the study will employ qualitative data collection techniques based on Participatory Learning Approaches (PLA) to assess the effects of the LEAP programme in the Ga South



Municipality. Specifically, qualitative research seeks to understand a given research problem or topic from the perspectives of the local population involved. Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviours, and social contexts of a particular population (Mohr 1995).

Qualitative techniques will be used for this study with the intent to determine the effects of the programme on beneficiaries. The focus will, therefore, be on understanding processes, behaviours, and conditions as perceived by the individuals or groups that will be studied. This will offer an opportunity to interact with the study subjects in their own environment, language and terms so as to understand the programme from their standpoint. Participatory Learning Approach (PLA) gained prominence in the 1980s. There was growing dissatisfaction among international development practitioners with the reductionism of formal surveys of community development work. One of its key proponents was Robert Chambers. It is an action learning approach that starts from individual experience, but uses creative techniques like drawing, mapping, flow charts and community score cards which also enabled the illiterate to participate (Pretty et al.1995).

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

community empowerments, using a mixture of verbal visual techniques, actively seeking unheard voices, and group analysis & learning. The rationale for the adoption of PLA for this study, which is predominantly that of community engagements, is to afford the opportunity for the illiterate population to participate in the discourse of issues that affect them and to be part of the decision-making process. It will also help development interventions to better understand and appreciate community concerns and to build trust amongst stakeholders. In such an atmosphere respondent will feel the sense of their right to the programme and will be more willing to express their feelings and thoughts about how the programme affects them and how they would have wished it to be implemented.

3.3 Study Population

Study population is the aggregate of elements from which the sample is actually selected (Ruben and Babbie 1989). The study population for this research will be twenty-five (25). This comprised of twenty (20) beneficiaries of the LEAP programme, the one-member District LEAP Implementing Committee (DLIC) and one-member Community LEAP Implementing Committee (CLIC).

3.3 Sample Size

The purposive sampling technique will be used. Purposive sampling also known as judgmental sampling allows the researcher to select a case with the required information with respect to the research objectives. One of the most important advantages of the purposive sampling is that it saves time and resources to carry out such studies. The aim is to identify beneficiaries of LEAP in the Ga South Municipality for the study. The study will use twenty (20)

respondents to obtain data for analysis. This figure comprised of all twenty (20) beneficiaries (ten males and ten females) under the LEAP Programme who were all targeted for the study. This figure comprised of all twenty (20) beneficiaries under the LEAP Programme will be targeted for the study and two (2) others will included the district focal person of the programme as well as chairperson of the community LEAP implementing committee (not included), to bring it up to a total of twenty (20) respondents.

3.3.1 Sampling Frame

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

3.4 Data and Types of Data

Both primary and secondary data sources will be used. The primary data will be obtained by using interview guides to interview respondents. This provided the relevant information to be processed for the needed analysis to be conducted. The interview guide is the most appropriate for gathering qualitative data. Secondary data will be acquired through journals, articles and books. This was particularly relevant in terms of the literature review.

3.4.1 Data Analysis

The study will adopt the two main types of qualitative analysis for the study. Thus, template analysis and thematic analysis. First, the use of template analysis where themes and codes will be used to obtain some vital information

on how the exchange rate fluctuations affects businesses. Same strategy will be used to analyze the measures used by entrepreneurs to cope with businesses during depreciation (objective 2). Also, the thematic analysis which involves the use of thematic analysis outlined by Astride Sterling (2001) will also be used for the qualitative aspects of the data. For this method, the transcribed data will be coded. The transcribed data will then be organized into themes derived from the interview guide.



CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

This section analyses and discusses the data collected on the field. Drawing on Morris, Fitz-Gibbon & Freeman (1987), the research has attempted

to tie the findings directly to the study objectives. Comparisons were made with other programmes as discussed in the literature reviewed. Also, literatures on the subject matter are cited to back up emerging arguments. General observations and interesting events on the field were also cited to back up some of the arguments that emerged.

4.1 Demographic Characteristics

Table 1 and 2 shows the sex and age of beneficiary respondents in Weija in the Ga South Municipality of the Greater Accra Region of Ghana. Out of a total of twenty beneficiaries of the programme who were interviewed for the study, ten (10) males and ten (10) females. 90% of beneficiaries qualified under the aged category (65+). 10% of beneficiaries did not qualify under the aged category (65+). According to the District Social Welfare Director (DSWD), the 10% were considered because of their disability and were socially marginalized. This was done in consultation with community stakeholders that is, the chiefs, religious leaders and the Assemblyman of the area.

Table 2:Shows Sex of Beneficiaries

| | Frequency | Percent |
|--------|-----------|---------|
| Male | 10 | 50.0 |
| Female | 10 | 50.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

Table 3:Shows Age of Beneficiaries

| | Frequency | Percent |
|--------------|-----------|---------|
| 60-63 | 2 | 10.0 |
| 64-68 | 4 | 20.0 |
| 69-72 | 4 | 20.0 |
| 73-78 | 4 | 20.0 |
| MORE THAN 70 | 6 | 30.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

An observable pattern from this finding is that with the exception of two beneficiaries who are caregivers, all the remaining eighteen beneficiaries qualified under the aged category. A needs assessment by the district assembly found the following demographic characteristics of Weija. Table 4 & 5 shows that 65% of the respondents are still married and have dependents to look after. The other 25% are either divorced or widowed they have the burden of caring for themselves and that of their dependants. These dependents comprise of children, the elderly and the physically challenged persons. This may put pressure on them to make these basic necessities available.

Table 4: Shows Marital Status of Beneficiaries

| | Frequency | Percent |
|---------------|-----------|---------|
| Single | 2 | 10.0 |
| Married | 13 | 65.0 |
| Divorce | 2 | 10.0 |
| Widow/Widower | 3 | 15.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

Table 5: Shows Number of Beneficiaries Children

| | Frequency | Percent |
|-------------|-----------|---------|
| 1 | 2 | 10.0 |
| 3 | 5 | 25.0 |
| 4 | 5 | 25.0 |
| More Than 5 | 8 | 40.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

4.2 Inceptions of Leap and Targeting

The Livelihood Empowerment Against Poverty (LEAP) programme used a targeting mechanism to select beneficiaries. It relied primarily on statistics provided by the Ghana Statistical Service (GSS).

Table 6: Distribution of Cash Transfer

| Beneficiaries in Household | Amount Allocated per Month |
|----------------------------|----------------------------|
| 1 | Gh¢68.00 |
| 2 | Gh¢72.00 |
| 3 | Gh¢88.00 |
| 4 | Gh¢106.00 |

Source: Field Survey (2020)

4.3 Positive impact of LEAP in Weija

Table 6, shows that cash transfer under the LEAP Programme has increased investment in household economic activities, particularly in female headed households. The LEAP cash transfer has also increased social capital and allowed beneficiaries to re-enter existing social networks. Households are seen as more financially trustworthy to reduce debt levels and increase credit worthiness. Write ups on the questionnaires clearly showed that the LEAP Programme is improving everyday lives of poor and vulnerable families in Weija. This survey looked at the contribution of the LEAP Programme to the living conditions of the beneficiaries in terms of social services (household access to health, food and educational services), economic benefits and civic participation and community social relationships.

In terms of education, the survey revealed that the LEAP Programme has contributed to about 45% spend their grants on school fees thereby increase in school enrolment of children of school going age in LEAP beneficiary households. LEAP assisted beneficiary households to meet the educational needs of their children including purchase of text books, school uniforms, bags

among others. In terms of access to health, the findings revealed that 30 percent of beneficiaries were registered on the NHIS through the LEAP cash grant while 15 percent of LEAP beneficiaries indicated that they purchase drugs prescribed by medical practitioners, using the LEAP cash grant.

LEAP cash grant is also helping beneficiaries to meet their food consumption needs. The beneficiaries stated that food situation has improved in the LEAP households. This is evident in 10 percent of beneficiaries who stated that household food situation has improved tremendously as they are able to buy staple food for household consumption, which used not to be the case prior to their enrolment onto the LEAP Programme. Another significant improvement in the lives of the LEAP beneficiaries is their ability to purchase agricultural implements and inputs such as cutlasses, spraying machines, fertilizers and pesticides for their farming activities. LEAP contribution to payment of household debt has improved.

The beneficiaries are able to save part of their cash grant to meet future needs. The LEAP cash grant has also assisted the beneficiaries to improve social networks and participate in communal activities thereby improving their social status. They now feel confident to participate in family and community meetings.

These findings also revealed that LEAP has contributed to a reduction in school absenteeism and acted as motivation for children to be retained in school. LEAP beneficiaries stated that school attendance has improved, while some stated in an open discussion that children were much motivated to attend school after their households were enrolled onto the LEAP Programme. It is worthy of note that the LEAP Programme has assisted 13 per cent of many in

beneficiary households to enroll in adult literacy and education programmes. This is an unintended impact of the LEAP Programme.

Table 7: Uses of LEAP Grant

| | Frequency | Percent |
|--------------|-----------|---------|
| Food | 2 | 10.0 |
| School Fees | 9 | 45.0 |
| Domestic Use | 6 | 30.0 |
| Medicines | 3 | 15.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

4.4 Challenges of LEAP in Weija

Risen cost of living in the Weija Municipality is having some negative effects on beneficiaries as the grant has remain the same while prices of goods and services continue to rise. Table 7 shows beneficiaries responds to expected increase.

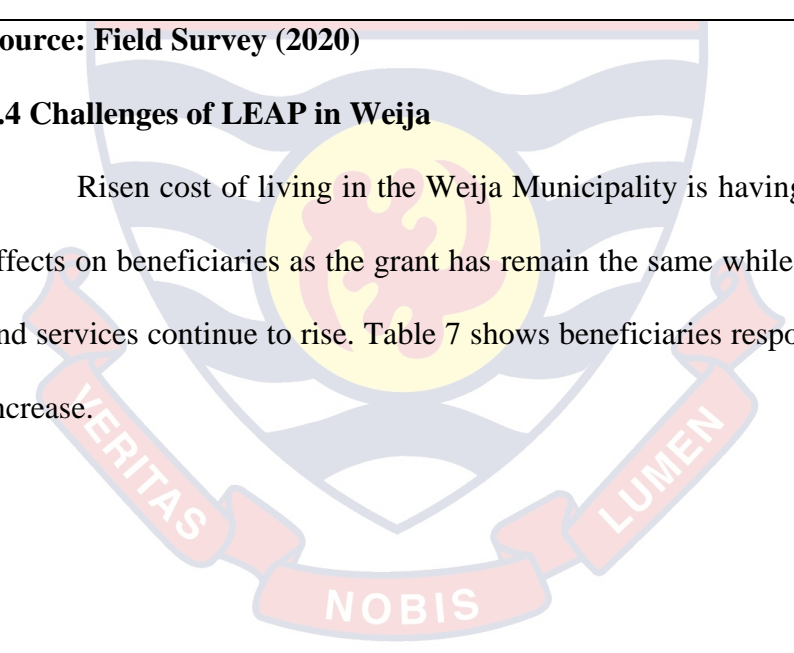


Table 8: Shows Anticipated Increase in Grant

| | Frequency | Percent |
|---------------------|-----------|---------|
| Gh¢100-150.00 | 1 | 5.0 |
| Gh¢160.0-200.00 | 2 | 10.0 |
| Gh¢250.00-300.00 | 3 | 15.0 |
| Gh¢350.00-400.00 | 6 | 30.0 |
| More Than Gh¢500.00 | 8 | 40.0 |
| Total | 20 | 100.0 |

Source: Field Survey (2020)

In conclusion it is important to reiterate that the LEAP Programme was developed with the main objective of increasing consumption and providing complimentary services - health, education and productive inclusive. The evidence of this research impact assessment outlined above, and also from the success stories of the beneficiaries themselves captured above, clearly demonstrates that the LEAP Programme has made and is continuing to impact the lives of its targeted beneficiaries and this is very well on the way to the full realization of the programme objectives.

4.5 Responses from the LEAP officials at the Ga South Municipality

From the interactions I had with the officials of LEAP program at the Municipal Assembly, they confirmed that the programme had been designed to benefit the poor and vulnerable in society and those in dire need of basic things such as food, clothing shelter and healthcare. They were targeted by the assembly and registered but most of them live with other family members who also receive some benefits from monies they receive from the programme. They

often use poor conditions, the age of the person, number of children that the person is taking care of and if the children are his or her own or whether they are orphans and lack dependable relatives to care for them.



CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

Ghana joined the community of nation's using the Livelihood Empowerment Against Poverty (LEAP) Programme in 2008, which has made tremendous impacts on the lives of its beneficiaries over the past eleven (11) years. The LEAP Programme which is Government of Ghana's flagship social protection programme provides the means for cash transfer to the extremely poor, disadvantaged and vulnerable people in society. The programme targets the extremely poor segment of the Ghanaian population that belong to the following four (4) categories: Orphans and Vulnerable Children (OVC), the Elderly sixty-five years and above without support, Persons with Severe Disability without Productive Capacity, and Pregnant Women and Children under One Year. Eligible beneficiaries, who are objectively identified through a well-coordinated targeting process, are paid regular cash grants every two months using the Ghana Interbank Payment and Settlement System (GHIPSS)'s E-zwich platform.

The programme design also makes provision for beneficiaries to be linked to complementary services – e.g. the linkage of all LEAP beneficiaries onto the National Health Insurance Scheme (NHIS) free-of-charge. The Programme seeks to reduce poverty by increasing consumption and promoting access to services (Health, Education, and Complimentary Productive Services) and opportunities among the extremely poor and vulnerable.

The LEAP Programme is well situated under the National Social Protection Policy that was launched in June, 2016. This is done with the view to empower and provide a safe haven for the beneficiaries through a well-coordinated programme managed by the Ministry of Gender, Children and Social Protection (MoGCSP).

The number of beneficiary households has gradually increased from 1,654 in 21 districts when the Programme started in 2008 to the current 213,048 households in 216 districts in the ten regions of Ghana and this covers over 34 per cent of the extremely poor population of 2.2 million.

5.1 Findings

LEAP beneficiaries in Weija Municipality have countless success stories about the improvement they are experiencing as a result of their being enrolled onto the LEAP cash grant. This finding shows that the LEAP Programme is improving everyday lives of extremely poor and vulnerable families in Ghana. LEAP cash transfers encouraged income generating activities, which in many cases stimulated livelihood improvements and better off households were able to make productive investments. It also indicated that cash transfer under the LEAP Programme has increased investment in household economic activities, particularly in female headed households. The LEAP cash transfer has also increased social capital and allowed beneficiaries to re-enter existing social networks. Households are seen as more financially trustworthy to reduce debt levels and increase credit worthiness.

In terms of education, the survey revealed that the LEAP Programme has contributed to increase in school enrolment of children of school going age in LEAP beneficiary households. LEAP assisted beneficiary households to meet the educational needs of their children including purchase of text books, school uniforms, bags among others.

Another significant improvement in the lives of the LEAP beneficiaries is their ability to purchase agricultural implements and inputs such as cutlasses, spraying machines, fertilizers and pesticides for their farming activities. LEAP contribution to payment of household debt has improved. The beneficiaries are able to save part of their cash grant to meet future needs. The LEAP cash grant has also assisted the beneficiaries to improve social networks and participate in communal activities thereby improving their social status. They now feel confident to participate in family and community meetings.

5.2 Conclusions

In conclusion it is important to reiterate that the LEAP Programme was developed with the main objective of increasing consumption and providing complimentary services - health, education and productive inclusive. The evidence at Weija Municipality in the Greater Accra Region outlined above, and also from the success stories of the beneficiaries themselves captured above, clearly demonstrates that the LEAP Programme has made and is continuing to impact the lives of its targeted beneficiaries and this is very well on the way to the full realization of the programme's objectives.

LEAP cash grant is also helping beneficiaries to meet their food consumption needs. The beneficiaries stated that food situation has improved in the LEAP households. This is evident in 10 percent of beneficiaries who stated that household food situation has improved tremendously as they are able to buy staple food for household consumption, which used not to be the case prior to their enrolment onto the LEAP Programme. Another significant improvement in the lives of the LEAP beneficiaries is their ability to purchase agricultural implements and inputs such as cutlasses, spraying machines, fertilizers and pesticides for their farming activities. LEAP contribution to payment of household debt has improved.

These findings also revealed that LEAP has contributed to a reduction in school absenteeism and acted as motivation for children to be retained in school. LEAP beneficiaries stated that school attendance has improved, while some stated in an open discussion that children were much motivated to attend school after their households were enrolled onto the LEAP Programme. It is worthy of note that the LEAP Programme has assisted 13 per cent of many in beneficiary households to enroll in adult literacy and education programmes. This is an unintended impact of the LEAP Programme.

Despite the numerous benefits expressed by respondents, risen cost of living in the Weija Municipality is having some negative effects on beneficiaries as the grant has remain the same while prices of goods and services continue to rise.

5.3 Recommendations

With regards to the findings of the study, the following are recommended made:

1. The amount given to beneficiary households is worthily inadequate considering inflation and rising cost of living in the municipality. If the nothing is done to increase the grants the purpose of LEAP will not be achieved.
2. The government should collaborate with the officials of the assembly to target other poor people within the community so that they can also enjoy the benefits of LEAP so as to change the living conditions of the vulnerable poor in the country.



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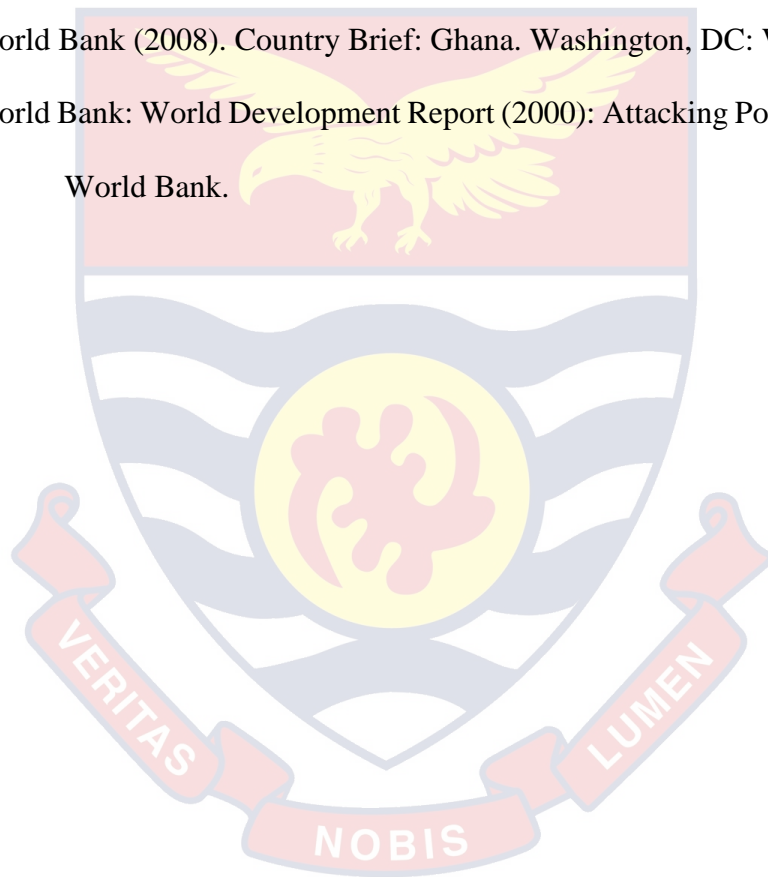
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APPENDIX 1

QUESTIONNAIRE

PRESBYTERIAN UNIVERSITY COLLEGE, GHANA

FACULTY OF DEVELOPMENT STUDIES

This survey is to gather information to determine the impact of leap on beneficiaries of Weija in the Ga South Municipal Assembly of the Greater Accra Region of Ghana. It forms part of the conditions for the award of a Master's degree the researcher is pursuing. All information gathered would be used solely for academic purpose and the confidentiality and anonymity of respondents are assured.

A. BIO-DATA

1. Sex: Male () Female ()
2. Age of respondent a) 60-63 b) 64-68 c) 69-72 d) 73-78 e) More than 79
3. MARITAL STATUS: a) Single () b) Married () c) divorce () d) widow/widower ()
4. Educational level... a) No formal education b) primary c) JHS d) SHS/Vocational/Technical
5. Religious background? a) Christian b) Muslim c) Traditional d) others
6. How many children do you have? a) 1 b) 2 c) 3 d) 4 e) more than 5
7. Under what category do you benefit from LEAP? a) Ageaged b) Physically challenged c) Care giver d) Mentally challenged

8. If care giver how many children are you caring for? a) 1 b) 2 c) 3 d) 4 e) more than 5

KNOWLEDGE OF LEAP

9. How did you come to hear about LEAP? a) Assemblyman b) Radio c) Social welfare officer d) Church e) Mosque

10. How often do you have contact with officials of LEAP a) Weekly b) Monthly c) Quarterly

11. How were you selected to benefit from LEAP? a) By age b) Disability c) Poor

12. Are you aware of any of the conditionalities for the LEAP a) Yes b) No

13. If yes name some of these conditionalities a) By age b) Disability c) Poor

ROLE OF DIRECT CASH TRANSFER IN POVERTY REDUCTION

14. How much grant do you receive? a) Gh¢68.00 b) Gh¢72.00 c) Gh¢88.00 d) Gh¢106.00

15. Are the grants paid at regular specific intervals? a) Yes b) No c) Sometimes

16. How often do you receive this grant a) regular b) Not regular

17. How are the grants paid? a) Mobile money b) E-switch c) At the office d) My Bank accounts

18. Is the grant adequate? a) Yes b) No c) Somehow

19. If No how much grant will be adequate a) 100-150 b) 160 – 200 c) 250 – 300 d) 350 – 400 e) More than 500

20. What do you use your grant for? a) Food b) School fees c) Domestic use d) Medicines

21 At what frequency would you prefer the grants to be paid? a) Weekly b) Monthly c) Quarterly

22. Would you prefer a different kind of intervention from the LEAP grant? a) Yes b) No c) Maybe

EFFECTS OF LEAP ON BENEFICIARIES

23. What social development have you had since you stated receiving LEAP

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.....
.....
.....

24. If any have these effects been as a result of LEAP grants a) Yes b) No

25. Could you have achieved these anyways without the grant a) Yes b) No

26. What economic effects have you had since you started receiving LEAP

.....

27. If any have these effects been as a result of LEAP grants? a) Yes b) No

28. Could these effects have happened anyways without the grant? a) Yes b) No