

**International
Institute of
Social Studies**

Erasmus

**The impacts of the Livelihoods Empowerment
Against Poverty Program (LEAP) in the
Ajumako-Enyan Essiam District of Ghana
from (2015-2019)**

A Research Paper presented by:

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(Ghana)

in partial fulfilment of the requirements for obtaining the degree
of
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:
Social Policy for Development
(SPD)

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The Hague, The Netherlands
December 2019

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Contents

List of Appendices	v
List of Tables and Charts	v
Acknowledgements	vii
List of Acronyms	viii
Abstract	ix
Relevance to Development Studies	x

Chapter 1	1
Introduction	1
1.0 Background of the Research Paper	1
1.1 Overview on Cash Transfer Programs	4
1.1.1 Ghana's Cash Transfer Program	6
1.2 Statement of the Problem	8
1.3 Justification of the Research	9
1.4 Research Objectives	10
1.5 Research Questions	10
1.6 Scope of the Research	11
1.7 Structure of the Research Paper	11
Chapter 2	13
2.0 Analytical, Theoretical and Methodological Strategy of the Paper	13
2.1 Introduction	13
2.1.1 Minimalist Definition of Poverty	13
2.1.2 Multi-dimensional Definition of Poverty	14
2.2 How Poverty is Defined and Diagnosed in the Ghanaian-Context	15
2.3 The Broad Views on the Causes of Poverty	16
2.3.1 Economic or Structural Explanation of the Causes of Poverty	16
2.3.2 Behavioural or Structural Explanation of the Causes of Poverty	16
2.4 Theoretical Framework	17
2.4.1 Capabilities Approach	18
2.4.2 Entitlements Approach	20
2.5 The Technique of Targeting	22
2.6 Methodological Strategies	24
2.6.1 Techniques of Collecting Data	25

2.6.2 Techniques of Sampling	26
2.6.3 Analysis of Data	26
2.6.4 Limitations of the Research	27
2.7 Positionality, Ethics and Reflexivity	27
2.8 Conclusion	28
Chapter 3	29
3.0 Impacts of LEAP on the Livelihoods of Beneficiaries	29
3.1 Introduction	29
3.1.1 Demographic Information of Participants (Beneficiaries & Non-Beneficiaries)	29
3.2 The Cash Transfer from LEAP and Basic Needs of Beneficiaries	34
3.2.1 Main Source of Money for Beneficiaries in Securing Basic Needs	34
3.2.2 Use of the Cash Transfer from LEAP for Basic Needs	35
3.2.3 The Cash Transfer from LEAP and Improvement in Basic Needs	37
3.3 LEAP and Improvement in Healthcare-Attendance of Beneficiaries	41
3.3.3 LEAP and School-Attendance of Beneficiary's Children	43
3.3.4 LEAP and Reduction in Child-Labour among Beneficiary's Children	45
3.4 The Cash Transfer from LEAP and Engagement in Sustainable Economic-Ventures among Beneficiaries	46
3.5 The Conditionalities Attached to LEAP	48
3.6 Conclusion	52
Chapter 4 Challenges in Accessing LEAP	53
4.0 Introduction	53
4.1 Irregular and Insufficient Payments	53
4.1.1 Inadequate Access to Complementary-Services	54
4.1.2 Inadequate Staff Capacity	55
4.2 Conclusion	56
Chapter 5	57
5.0 Summary and Conclusions	57
References	61

List of Appendices	68
Appendix 1 Questionnaire for beneficiary-households	68
Appendix 2 Semi-structured interviews for beneficiary-households	70
Appendix 3 Semi-structured interviews for non-beneficiary households	71
Appendix 4 Semi-structured interviews for community officials of LEAP	72

List of Tables and Charts

Table 1.0 Age distribution of selected-participants (Beneficiaries & Non-Beneficiaries)

Table 1.1 Gender of selected-participants

Table 1.2 Marital-status of selected participants

Table 1.3 Household-size of selected-participants

Table 1.4 Occupation of selected-participants

Table 1.5 Level of education of selected-participants

Table 2.0 Main source of money for securing basic needs by selected-beneficiaries

Table 2.1 LEAP monthly-payment based on household-size

Table 2.2 Use of the cash transfer from LEAP for basic needs

Table 2.3 The cash transfer from LEAP and improvement in basic needs of beneficiaries

Table 2.3.1 The cash transfer from LEAP and improvement in food consumption of beneficiaries

Table 2.3.2 The cash transfer from LEAP and improvement in shelter of beneficiaries

Table 2.33 The cash transfer from LEAP and improvement in clothing of beneficiaries

Table 2.4 LEAP and improvement in healthcare-attendance of beneficiaries

Table 2.5 LEAP and improvement in school-attendance of beneficiary's children

Chart 2.6 LEAP and reduction in child-labour amongst beneficiary's children

Chart 2.7 LEAP and engagement in petty economic-ventures

Table 2.8 How difficult is it to fulfil conditionalities of LEAP

Table 2.8.1 Relevance of conditionalities of LEAP

Table 2.8.2 The continuation of LEAP

Acknowledgements

First of all, I thank God Almighty for his blessings during my entire studies at the ISS. Many thanks also go to my supervisors, Mahmoud Meskoub and Freek Schiphorst for their important recommendations for my research paper. Last but not the least, I would like to thank Mr. John Ato Williams and Ms. Bridget Acquah for their support and encouragement throughout my study period.

List of Acronyms

CP	Capitation Grant
CT	Cash Transfer
CCT	Conditional Cash transfer
DOW	Department of Social Welfare
DFID	Department for International Development
FAO	Food and Agricultural Organization
FCUBE	Free Compulsory Universal Basic Education
GOG	Government of Ghana
GPRS	Ghana Poverty Reduction-Strategy
GSGDA	Ghana Shared-Growth & Development Agenda
GSS	Ghana Statistical Service
GSFP	Ghana School Feeding Program
LEAP	Livelihoods Empowerment Against Poverty Program
NGOs	Non-Governmental Organizations
NHIS	National Health Insurance-Scheme
UCT	Unconditional Cash Transfer
UN	United Nations
WHO	World Health Organization
WB	World Bank

Abstract

The paper has examined extent to which LEAP has improved the livelihoods of the poor and helping them in moving out of poverty within the Ajumako-Enyan Essiam district in the central region of Ghana. Cash transfer programs became popular mostly within Latin-American countries, such as, Brazil, Mexico etc in the 1990s. Cash transfers as social assistance programs have been seen to make impacts in the livelihoods of extreme-poor populations within countries in Latin-America, as well as some other countries including African countries, such as, Ghana. Ghana's cash transfer introduced in 2008, have been reported to have had some impacts on the poor beneficiary's livelihood, food, clothing, shelter, human capital, health etc since its inception.

The results from this study have shown that, LEAP has had some impacts on the livelihoods of beneficiaries, particularly basic needs, including, food, clothing shelter etc within the Ajumako-Enyan Essiam district, however the impacts have been minimal due to the numerous challenges that affects the program. The challenges have included: the low amount of money that is given to beneficiaries, irregular-payments of the grant, inadequate complementary-services, such as, community schools, healthcare-centres etc within the communities. The service-fees and user-fees such as, laboratory fees, exam fees, stationery fees etc that are still charged by public community healthcare-centres and community schools respectively, as well low staff capacity of LEAP, have made the impacts of the program minimal, and as such, have not been successful in meeting its targets of reducing poverty. LEAP have also not helped beneficiaries to engage in sustainable economic-ventures that could enhance and sustain their livelihoods. Therefore, for social assistance programs, such as, LEAP to become effective in eradicating poverty; and not just as a means to contain poverty, it becomes important for the government and major stakeholders to employ measures in increasing the amount of the grant to meet the living standards, ensure regular-payments of the grant, provide complementary-services, such as, community schools, healthcare-centres etc especially in deprived communities across the country.

Relevance to Development Studies

Ghana's Livelihoods Empowerment Against Poverty Program (LEAP), comes as a social assistance program meant to help the poor in improving their livelihoods and helping them to move out of their extreme-poverty. LEAP is hence a social policy measure; which is significant for social policy and development, as a whole. The program with its aim of impacting the livelihoods of the extreme-poor and ensuring a reduction in their poverty and moving them out of extreme-poverty is very significant for the country's development and international development in general.

Therefore, a study on the impacts of the program, with regards to its poverty reduction outcomes is significant for the government, development partners, non-governmental organizations, international development bodies etc, in making informed decisions and sustainable measures; in ensuring the effectiveness and positive outcomes of such cash transfer programs for the extreme-poor. This also helps in addressing the numerous challenges that makes the program's impacts minimal.

Keywords

Poverty, Conditional Cash transfer, Empowerment, Capabilities, Vulnerability, Livelihoods, Impacts, Poverty-reduction, Ajumako-Enyan Essiam District, Ghana.

Chapter One

Introduction

1.0 Background of the paper

Poverty remains a major social problem for countries across the world, especially developing countries. Poverty is seen as having a multi-dimensional scope, encompassing different aspects; such as, exclusion, lack of basic necessities of life; including food, shelter, clothing etc (International Poverty Centre (IPC) 2006: 7-8). It also includes the lack of basic income, as well as poor-sanitation, lack of security, deprivation of human rights etc (IPC 2006: 7-8). Poverty reduction has become a major international concern for governments in developing countries, international bodies, including the United Nations (UN), World Bank, as well non-governmental organizations (NGOs), civil society organizations (CSOs) etc. This explains why several poverty reduction measures and social protection systems, such as, cash transfer programs, national health insurance schemes, free maternal healthcare, free school feeding programs for basic schools, etc have been introduced by governments of developing countries. These are to serve as social assistance and protection programs, aimed at reducing poverty among extreme-poor and enhancing their capacities.

This research paper aims at examining the extent to which Ghana's Livelihoods Empowerment Against Poverty Program (LEAP), has helped in reducing poverty among the extremely-poor and improving their livelihoods. This will consider the poverty reduction outcomes of the program, in terms of improving the poor's livelihoods and enhancing their capacities, with regards to education, health, food, clothing, shelter, as well as improving their overall entitlements, in reducing their vulnerabilities. The program since its introduction in 2008 has covered over 144-districts, across the country, with over 90785 households, benefiting from the scheme (Government of Ghana (GOG) 2016). The paper argues that, LEAP has minimally improved the livelihoods of the poor, but has not necessarily move the poor out of poverty due to the numerous challenges; including inadequate-access to complementary-services, such as, community schools, health-centres, small amount of the

grant, irregular-payments, etc that have characterized the program. LEAP has therefore, to some extent tended to contain poverty; and not necessarily moving the poor out of poverty.

Ghana's LEAP, since its implementation in 2008 has been seen to impact the lives of the extreme-poor, by empowering and improving their livelihoods (Foli 2016; Davis et al. 2014; Debrah 2013). Empowerment in this sense, is seen as encompassing a process, which is multi-dimensional; and enables individuals and groups to have freedom, in making decisions that affects their lives and as such, having control over their lives and the capacity in functioning effectively in society (Czuba 1999: 1-2). Therefore, LEAP aims at reducing poverty and improving the livelihoods of the poor; enhancing their capacities, in moving out of extreme-poverty. The program has seen about 90 percent of beneficiary-households enrolling members in the national health insurance scheme, (NHIS), between 2010 and the year 2012 across the country (Davis et al. 2014). In addition, the program witnesses 10-percent increment amongst beneficiary household children's enrolment and retention in second-cycle institutions from the years 2010-2012 across the country (Davis et al. 2014). Furthermore, LEAP has brought down incidence of child-labour amongst beneficiary household (Beland et al. 2018; Davis et al. 2014; Debrah 2013). These have been witnessed, especially in central and northern-centres of Ghana. Districts such as, Dompoase, as well as Bongo district, within the central and northern sections of Ghana respectively, have seen reduction in child-labour, and improvement in health-attendance rates (Dako Gyekye and Oduro 2013; Debrah 2013: 50-2).

Notwithstanding the impacts of cash transfers, including Ghana's LEAP, several critics, have argued against cash transfers and its impacts and the way it is handled. "Cash transfers for instance, have been criticised for serving a strategy that tends to contain poverty; and not necessarily to get people out of poverty" (Bello 2010: 2-4). Programs of cash transfer, are therefore pushed forward by the same institutions, including World Bank etc, which also promoted other programs, like micro-credit schemes etc (Bello 2010: 3). The poor in developing economies have tended to embrace cash transfers, with

the aim of moving out of poverty; however, it tends not to necessarily eradicate the social canker of poverty, but just try to contain it (Bello 2010: 2-3). Furthermore, conditions that are placed on beneficiaries in some instances tend to make beneficiaries who are more privileged than others, to have enough functioning than others (Lavinas 2016: 2). Such beneficiaries tend to have enough progression in life than the others, who are under-privileged. This tends to bring about a situation of horizontal inequalities (Lavinas 2016: 2-3). In addition, the targeting technique of cash transfers are seen in some cases to cover people who do not deserve the benefits; and rather leaving out poor people, who are in need of benefit (Lavinas 2016: 2-4). This to a high extent distort the objective of cash transfers in reaching extreme-poor.

A high percentage of the World's population still live in poverty. It is estimated that, about 1.2 billion-people of the world, live below 1 US\$ a day; and this is mostly found in developing countries (Ravi and Nora 2001). In less-developed countries, including African countries, estimates have shown that, about fifty-percent of the population are under-nourished with a high number of children not getting to age five (Ravi and Nora 2001). The high rates of poverty-levels and extreme-poor people and households in most developing societies, particularly in the 1990s, brought attention of major stakeholders and policy-makers; such as, governments, NGOs, international bodies, etc to view the emergence of poverty as a social canker (Sachs 2005).

Poverty tends to have serious effects on the lives of people, leading to adverse problems, such as, under-nourishment, infant mortality, and effects on school enrolments (Debrah 2013). Several reasons have been given to explain the causes of poverty in most African countries. The reasons have included: effects of the structural adjustment programs (SAPs), the legacy and effects of colonialism on the African continent, dependence on primary-commodity exports etc (Oberdabernig 2010). More than forty-three percent of the people in Africa in 2012, were considered to be victims of extreme-poverty; with most of them living on less-than 2 US\$ per day (Dabalen et al. 2016: 20-1; World Bank 2016). It should be noted however that, poverty is not only limited to income, but encompasses a multi-dimensional scope. This includes the problem of poor sanitation, lack of basic necessities of life, including food, shelter,

clothing, human rights, gender equality, as well as lack of education. Therefore, in addressing poverty, it becomes significant to employ an approach, which is multi-dimensional and embraces all aspects of poverty; and not only the income aspect of poverty (Laderchi et al.2003).

1.1 Overview on cash transfer programs

Cash transfer programs come as a system of social assistance that supports poor people within a country; by transferring money to extremely-poor people (DFID 2005: 5-6). This is usually meant to reduce poverty among the extremely-poor and households, by increasing their access and ownership of resources, improving their livelihoods, reducing their vulnerability, improve their capabilities and functioning (Debrah 2013). This is to help the poor to function adequately in society, in meeting their basic needs and necessities of life. Cash transfers may come in two key forms. They include; unconditional cash transfers (UCTs) and conditional cash transfers (CCTs) (World Bank 2008: 1-2;DFID 2005). UCTs tend to transfer money to households, as well as individuals, with no conditionalities put on them (Oxford Policy Management (OPM) 2018: 1-3). With this, beneficiary individuals as well as households are not expected to fulfil any set conditionalities, before receiving such transfers. CCTs on the other hand, tend to have conditionalities put on beneficiary individuals and households, with the money that is transferred to them (World Health Organization (WHO) 2008: 1-3). Conditionalities attached to CCTs may encompass; enrolment of beneficiary household's children in school, their retention in school, attending to hospitals and healthcare-centres on regular basis, vaccination and immunization on regular basis for beneficiary-household's children, pregnant women to visit hospitals on regular basis, children not to engage in child-labour etc (Beland et al.2018;Debrah 2013; WHO 2008: 2-4).

With the high increase in poverty-rates and number of vulnerable people and households, particularly in the 1990s in developing countries; several poverty reduction measures were adopted by governments, NGOs, international organizations; such as, UN, World Bank etc in addressing extreme-poverty

(Debrah 2013;Abebreste 2011). Cash transfers came as one of the poverty reduction measures, adopted to address extreme-poverty among the poor and vulnerable groups in societies (Debrah 2013;Abebreste 2011; DFID 2005).

Cash transfers were first seen in the 1990s. This was particularly in the Latin-American context. This was seen mostly in Latin-American countries; such as, Brazil, Mexico etc (Debrah 2013;Handa and Davis 2006). Cash transfers in the Latin-American context were mostly CCTs, with conditionalities placed on beneficiaries, as well as their children (Debrah 2013; Soares et al. 2010;Attanasio et al.2005). Several studies have tended to bring out the poverty reduction outcomes of cash transfers. This has been particularly with regards to cash transfer's impacts on improving the health of beneficiary-individuals and households; human capital (education); enrolment in schools; school attendance and retention; reduction in child-labour; bridging gender-gap etc (Debrah 2013; Soares et al. 2010;Davies et al.2006).

For instance, the “Oportunidades” cash transfer programs of Mexico have been seen to provide remarkable impact on beneficiary-households and individuals (Soares et al. 2010: 182). This has been especially, with enrolment of beneficiary-household's children in schools, as well as their retention in schools (Soares et al. 2010: 182). In addition, the “Bolsa-Familia” of Brazil, has been noted by several studies, for impacting the life of numerous beneficiary-households (Soares et al. 2010: 182-3).

Also, the cash transfer of Columbia, the “Familias-en-Accion” has been reported to have increased and improved educational-enrolments, as well as retention in schools, among beneficiary-households within the country (Soares et al. 2010: 182-4;Attanasio et al.2005:5-6). For instance, the “Familias-en-Accion”, has seen ninety-percent increase in enrolment and retention amongst children of beneficiary-households, particularly between ages of eight and eleven-years (Attanasio et al. 2005: 5-7).

1.1.1 Ghana's cash transfer program

Several poverty-reduction measures have been implemented dating back to the beginning of Ghana's fourth republic; with the view of bringing down extreme-poverty among the poor and vulnerable within communities of the country. These have come mainly as social assistance policies; which are meant to support and improve livelihoods of the poor in enhancing their capabilities, with the aim of increasing and sustaining the functioning of the poor (Debrah 2013; Sadhanshu 2012). These have come under the broad umbrella of social protection schemes, designed by the government, to provide a form of protection for the poor in meeting their basic necessities and needs of life, particularly with regards to food, shelter, clothing, health, education, security etc. Among the social protection measures that have been implemented since Ghana's fourth republic, have included; the Ghana School Feeding Program (GSFP), that provides free food for basic school pupils in public schools; Free Compulsory Universal Basic Education (FCUBE) (Sudhanshu 2012). It has also included: Ghana National Health Insurance Scheme (GNHIS), Capitation Grant (CG), Livelihoods Empowerment Against Poverty Program (LEAP) etc (Debrah 2013; Abebrese 2011). All these measures have come with the focus of bringing down poverty, as well as helping to reduce vulnerability amongst the poor; and improving their livelihoods in meeting their basic needs, that are essential for an acceptable and sustained standard of living.

Ghana's cash transfer which is the Livelihoods Empowerment Against Poverty Program (LEAP), was introduced in 2008. The program is meant to help bring down extreme-poverty among extremely-poor people, in rural poor communities of the country (Foli 2016; Abebrese 2011). The program was also meant to help the poor by enhancing their capabilities and improving their functioning in society as a whole (Beland et al. 2018). Estimates have shown that, about thirty-percent of the population of Ghana are poor (World Bank 2016). With this, the rural poor population, tends to constitute more than forty-percent of the overall number of poor people in the country; with the number of extremely-poor population around nine-percent (World Bank 2016; Ghana Statistical Service (GSS) 2014). In addition, statistical data have

shown that, high percentage of the Ghanaian citizenry are not able to meet the minimal requirements of food nutrients and balanced diet, needed for their sustained growth and healthy living (Debrah 2013). This explains the reasons behind the inception of Ghana's cash transfer program to reduce poverty among extremely-poor.

Furthermore, with regards to financing, the program is financed through the annual budget allocations, which is done every year (Beland et al. 2018). In addition to this, the program receives support in the form of funding from international bodies and other partners for development; such as, DFID, UNICEF and World Bank (Beland et al. 2018; Foli 2016; GSS 2014). The policy of the government is to allocate annual budgets to see the continuation of the program as a social assistance scheme (Debrah 2013). The program is under the auspices of the Department of Social Welfare (DOW) of Ghana, which come under Ministry of Children, Gender and Social Protection (MCGSP) (Beland et al. 2018). With regards to assessing the progress of LEAP, and improvements among beneficiaries, the government with its MCGSP evaluate the program annually across beneficiary districts. Beneficiaries receive monthly-payments ranging from 64-106GH¢ depending on the household-size (GOG 2019;MCGSP 2019).

LEAP comes mostly as a conditional cash transfer. With regards to this, money is transferred to beneficiary poor-households and individuals with conditionalities attached to them (Debrah 2013). The conditionalities include; school enrolment as well as retention of beneficiary-household's children in schools, visiting healthcare-facilities on regular basis by beneficiary-households and their children, visit of pregnant women to healthcare-facilities on regular basis etc (Beland et al. 2018). It also includes, vaccination and immunization of beneficiary-household's children on regular basis, as well as children of beneficiary-households not engaging in child-labour (Beland et al. 2018; Abebrese 2011). LEAP also transfers money to extremely-disabled and aged-people above 60 years.

In terms of its selection process, Ghana's cash transfer, employs the technique of targeting in selecting beneficiary-households and individuals (Debrah

2013). The program since its introduction in 2008, has been seen to have contributed to reducing poverty among extremely-poor (Davis et al. 2014; Debrah 2013). This has been seen more especially with regards to enhancement of basic needs, human capital (education), health-improvement, bridging gender-gap, bringing down rate of child-labour etc (Beland et al. 2018; Foli 2016; Atulley 2015).

1.2 Statement of the problem

Poverty reduction has become a significant international concern. Developing countries all over the world have made substantial efforts, in order to bring down poverty. Cash transfers that emerged in the 1990s, particularly in Latin America, have become significant social protection measure for eradicating poverty in developing countries (Johannsen 2010; Handa & Davis 2006), including African countries. Ghana has not been left out of cash transfer programs. Studies by scholars, including, Mkandiwire and Devereux have looked at the criteria of selecting beneficiaries of cash transfers, which is in most cases targeting (Mkandiwire 2005; Devereux 1999). Several other research on cash transfers, have indicated the relations existing between the program of cash transfer as a system of social protection and the extremely poor's human capital, as well as vulnerability (Soares et al. 2010).

As such, a study on impacts of cash transfers in a developing African country like Ghana, becomes relevant, in contributing to the literature on cash transfers. In looking at the impacts of Ghana's cash transfer, in terms of its poverty reduction outcomes, in a particular district of the country, Ajumako-Enyan Essiam, is relevant for unpacking the extent of the impacts of the program in improving the poor's livelihoods. The Ajumako-Enyan Essiam district is seen as one of the poorest districts, with high rates of vulnerability in Ghana (Ghana Shared-Growth Development Agenda (GSGDA) 2017; GSS 2016).

Therefore, researching impacts of Ghana's LEAP and its impacts on poverty reduction, particularly reducing poverty among extremely-poor, becomes significant for several reasons. The district is one of the poorest, with most of its

inhabitants engaged in small-scale farming, which mostly depends on the rainy season. In addition, with Ghana's cash transfer targeted only to rural poor communities, it becomes necessary to examine the poverty reduction outcomes. This is particularly, with improving the livelihoods, education (human capital), health, shelter, clothing, entitlements etc.

This will be important for unravelling the poverty reduction outcomes of LEAP. Using the capabilities and entitlements approach, the study will help to uncover poverty reduction outcomes of LEAP, in terms of improving livelihoods and moving the poor out of poverty.

1.3 Justification of the research

The research is relevant in a number of ways. Cash transfer programs over the last two decades have remained an important tool for reducing poverty in most developing countries (Johannsen 2010; Soares et al., 2010; Handa & Davis 2006). Ghana's LEAP introduced in 2008, came with the view of eradicating extreme-poverty among the poor.

LEAP mainly focuses on rural poor communities and as such, concentrating the study on the impacts of LEAP, and its poverty reduction outcomes, is relevant for understanding the dynamics of the program; and the program's outcomes in improving the livelihoods of the poor. This will help in understanding how LEAP contributes to reducing poverty among beneficiaries, particularly, in terms of improving human-capability, resource-asset etc. Furthermore, with the program's approach of targeting, the study will be relevant for unravelling the extent to which LEAP targets extremely-poor.

Last but not the least, the Ajumako-Enyan Essiam district is a new addition to the beneficiary-districts, that was only added in the year 2015 (GSS 2016), and as such, examining the poverty reduction outcomes, will be relevant. Despite the fact that, the district is among the poorest in the country, LEAP, was only introduced in the district in 2015. This to some extent explains the political dynamics, that come into play, when selecting beneficiary-districts, for social protection programs like cash transfers. With LEAP, being introduced

in 2015, the impacts might not be seen so much, however, it becomes relevant to look into some impacts of LEAP, at least at the early stages; and future studies could go more in-depth into the long-term impacts. Also, no such research has been done on the Ajumako-Enyan Essiam district, since it is a new addition in 2015, (GSS 2016), and therefore, researching LEAP's poverty reduction impacts will be beneficial for government, Ministry of Children, Gender and Social Protection (MCGSP), authorities of the district, as well as Department of Social Welfare (DOW). This will help contribute to the literature on the impacts of cash transfers.

1.4 Research objectives

The objective of the study is to unravel the extent of contributions of LEAP in reducing poverty among the poor in the Ajumako-Enyan Essiam district of Ghana. This will help to unpack the poverty reduction outcomes of LEAP on the livelihoods of beneficiaries. This will further help to understand how LEAP has impacted food-consumption, health, education, shelter, clothing, human capability, etc.

1.5 Research questions

Main research question:

To what extent has the Livelihoods Empowerment Against Poverty Program (LEAP), contributed to reducing poverty among the poor?

Sub questions:

1. How has LEAP contributed to improving the livelihoods of the poor?
2. How has LEAP improved the food consumption of the poor?
3. In what ways have LEAP contributed to improving the healthcare-attendance of beneficiaries?

4. How has LEAP improved the educational-needs of beneficiary's children?
5. How has LEAP helped the poor to engage in sustainable economic-ventures?
6. What are the challenges in accessing the grant from LEAP?

1.6 Scope of the research

The paper focuses on the poverty reduction outcomes of Ghana's LEAP, in improving the poor's livelihoods. The focus is placed on the Ajumako-Enyan Essiam district; which is located in the central region of Ghana.

The district is selected for the research because it remains one of the poorest in the central region, and also, one of the poorest in the entire country. The paper would help in examining the poverty reduction outcomes of LEAP, in terms of improving the poor's livelihoods, in areas such as, health, education, food-consumption, clothing, shelter etc. It will help in uncovering LEAP's impacts in enhancing the poor's capacity, their functioning and improving their entitlements.

1.7 Structure of the paper

The research is structured into five chapters. The first chapter looks at the introduction of the study. This comprises of the background of the study, statement of the research problem, literature review on cash transfers in general and Ghana's cash transfer, justification of the research, research objectives and questions, scope of the study and organization of the entire research.

The second chapter will look at the analytical and theoretical framework of the study, as well as methodological approaches employed. The analytical framework will examine the definition of poverty. This will consider the minimalist definition of poverty, as well as the multi-dimensional conceptualization of poverty. The theoretical framework will examine the capabilities approach, as well as the entitlements approach. This will help in unpacking how the theories relate with the program of cash transfers. It will further look at

the process of targeting. The methodological strategy will look at the methods and sources of data collection, selection of participants and sites and dilemma of positionality, ethics and reflexivity.

The third chapter will look at analysis of impacts of LEAP on the livelihoods of beneficiary households. This will examine impacts on food-consumption, clothing, shelter, health-attendance, education. It will also look at whether beneficiaries have been able to engage in sustainable economic-ventures that enhances their livelihoods. The fourth chapter will examine challenges that come with accessing LEAP. The final chapter will look at summary and conclusions of the paper. In the next chapter, I examine the analytical and theoretical framework, as well as the methodological strategy of the paper.

Chapter Two

2.0 Analytical, theoretical framework and methodological strategy of the paper

2.1 Introduction

This chapter of the paper examines the analytical and theoretical framework of the study. It also looks at the methodological approach of the study. The chapter will start by looking at the minimal conceptualization of poverty, as well as the multi-dimensional nature of poverty. The chapter will then look at how poverty is defined and diagnosed in the Ghanaian-context. It will further look at the broad view of the causes of poverty. The chapter will then examine the theoretical framework. This will examine the capabilities approach, as well as the entitlements approach and its relations with cash transfers. The next section of the chapter examines the minimalist conceptualization of poverty and multi-dimensional nature of poverty.

2.1.1 Minimalist definition of poverty

Poverty is defined as lack of basic necessities of life; that will ensure an adequate and sustained standard of living for an individual or group; which may be due to lack of income to acquire these basic necessities of life, such as, food, clothing, shelter, health etc (World Bank 2001). From this, it could be seen that individuals, as well as groups who are unable to have access to these basic needs of life for a reasonable living standard are considered to be living with poverty.

It should be noted that, the definition of poverty may be relative, as it depends on various aspects and not necessarily a single aspect of poverty (Laderchi et al. 2003). As such, it could be argued that, poverty may be relative depending on different dimensions and factors. The factors may include; gender, geographical-setting of people, people's occupation, time, space etc (Laderchi et al. 2003). What may constitute poverty within one geographical-setting or

time period may differ from what will qualify as poverty within a different geographical-setting, time and space (Laderchi et al. 2003).

2.1.2 Multi-dimensional definition of poverty

Poverty is seen as encompassing a multi-dimensional scope. Thus, poverty is multi-faceted in scope; and as such, embraces different aspects and dimensions, which goes beyond the income-dimension of poverty to include a wide range of factors (Laderchi et al. 2003; National Development Planning Commission (NDPC) 2003). The definition of poverty therefore goes beyond the income and basic needs dimension to include other essential elements; such as, basic human rights, access to good quality-education, freedom to take part in political decision-making and decisions that affects poor themselves (Laderchi et al. 2003; NDPC 2003).

It could be argued that, in defining and measuring poverty, a multi-dimensional approach; which takes into consideration all aspects and dimensions of poverty should be taken into consideration. These aspects may include participation of people in decision-making that affects their political, economic and social life, access to good quality-education, health, adequate living-standards, gender-equality etc (NDPC 2003).

Furthermore, it should be noted that, the definition and measurement of poverty, should not be limited just to the individual-level analysis. It should instead encompass other levels, such as, community, groups, the family, household-levels, as well as different-geographical, spatial and time period that poverty might take in different-levels of defining and measuring poverty (Laderchi et al. 2003). As such, in defining and measuring poverty, it becomes significant for major-stakeholders, governments and policy makers to take into adequate considerations, different dimensions, encompassing the multi-dimensional nature of poverty (Laderchi et al. 2003). It becomes important therefore to take into account, the individual, group, family, community, as well as households and geographical-level, when diagnosing and measuring poverty.

The definition of poverty for this paper, therefore takes a multi-dimensional scope, encompassing both the lack of access to basic necessities of life for a reasonable and sustained living; such as, food, shelter, clothing, health, access to quality-education etc that affects people's socio-economic and political life etc. The next section examines how poverty is defined and diagnosed in the Ghanaian-context.

2.2 How poverty is defined and diagnosed in the Ghanaian-context.

In Ghana, poverty is defined within a multi-dimensional scope, encompassing different dimensions and aspects of poverty (NDPC 2003). With this, poverty is diagnosed within a multi-dimensional layer to embrace different factors that come to play, to manifest the existence and continuation of poverty among deprived and vulnerable-groups.

Three main degrees of poverty are identified by Ghana's National Development Planning Commission; which comes with national living-standards survey of Ghana (GNLSS) (NDPC 2003). The first has to do with the levels of income, which encompasses the aspect of consumption-poverty (NDPC 2003). The second has to do with lack of access to basic needs and necessities of life; including health, clothing, shelter, security etc (GSS 2014;NDPC 2003). Last but not the least, is the limitation to human-development, as well as human-growth (GSS 2014;NDPC 2003).

From this, it could be seen that, the definition and diagnosis of poverty in Ghana, does not only consider the income-levels of people and access to basic needs and necessities of life. It goes beyond these aspects, to encompass other important multi-dimensional facets. These multi-dimensional facets, as outlined by the NDPC within the scope of the GNLSS, comprises the limitation, with regards to human-development and growth, participation in decision-making, as well as issues of gender-equality and equitable-access to public and social services (NDPC 2003). The definition of poverty therefore encompasses the multi-dimensional aspect of poverty to include; human-development and growth, participation in decision making at the individual, groups,

household and family-levels, as well as access to basic necessities of life. The next section examines the broad views on the causes of poverty.

2.3 The broad views on the causes of poverty

The broad views on the causes of poverty tend to come under two main schools of thought. One has to do with the structural or economic-dimensions or cause of poverty, whiles the other has to with the behavioural or cultural-dimension or cause of poverty (Jordan 2004). These two schools of thought tend to dominate and explain different causes of poverty along different levels.

2.3.1 Economic or Structural-explanation of the causes of poverty

The economic or structural-explanation of the causes of poverty has to do with the institutional-structures, as well as other inter-related elements or structural-makeups, inhibited within the socio-economic and structural landscape, that tend to advantage some groups at the expense of other people within the society (Jordan 2004). This structural-makeups may emanate from certain structural-factors, including ethnicity, race, gender, religious-identification, political-affiliation etc (Jordan 2004).

The economic or structural-explanation of the causes of poverty tends to show an explicit-nature of the causes of poverty, and deprivations amongst different groups of people within the society (Jordan 2004). This is due to the reason that, it tends to uncover the dilemmas and setbacks of institutional-makeups and designs that tend to give advantage to some individuals and groups; and disadvantages some other groups that are vulnerable and deprived access to certain benefits and services.

2.3.2 Behavioural or Cultural-explanation of the causes of poverty

The behavioural or cultural-explanation of the causes of poverty argue that, individuals and groups are the creators of poverty; through their attitudinal

make-ups and tend to extend this attitudinal and behavioural-trends of poverty to other generations; and this further exacerbates the poverty-cycle (Rodgers 2000). The behavioural or cultural-explanation of poverty therefore explain that, the deficiency, with regards to the attitudinal-lifestyle and behavioural-defects of the poor exacerbates poverty and as such, reinforces the cycle of poverty throughout generations (Jordan 2004).

In a nutshell, the behavioural explanation argues that, the limitations and defects that come with the attitudinal-nature and lifestyle of individuals and groups, tends to render such individuals and groups not to be highly-productive within the socio-economic landscape of the society as a whole (Rodgers 2000).

It should be noted however that, the behavioural explanation cannot fully explain the causes of poverty, with all geographical as well as socio-economic, political and cultural-distinct societies across different levels. Other aspects of explaining poverty such as, economic or structural-pattern of poverty-explanation; which considers the nature of policies, their limitations, as well as policy setbacks are essential, when diagnosing the causes of poverty across different geographical-spheres.

Beyond the economic or structural and the behavioural or cultural-dimension of poverty, other causes of poverty, have been identified (Bradshaw 2007). The other causes that have been identified include; interdependencies that are cyclical in nature, socio-economic and political-exclusion and belief-systems, that are cultural; and tends to embrace cultures of vulnerability and its associated-levels of deprivations and vulnerability, deficiencies that come with individuals and groups, as well as differences, that come between geographically-distinct entities, that tend to exacerbate poverty (Bradshaw 2007). It could be seen that, this aspects to the explanation of the causes of poverty as given by Bradshaw (2007), are in one way or the other, linked with or related to some extent, the causes of poverty as identified by Jordan (2004).

From this, it should be noted that, no single factor, such as, economic or structural-explanations and behavioural or cultural-explanations of the causes of poverty, can be used adequately to define and explain the entire causes, that

underpins the factors that causes and exacerbate poverty in different geographical-spheres. Therefore, in analysing the causes of poverty, it becomes important to take into consideration; a multi-dimensional scope (Rodgers 2000), that addresses different factors that causes and exacerbate poverty from different socio-economic and political-spheres, as well as different geographical-situations and aspects of state policies; and their characteristics that tend to cause and exacerbate poverty along different levels. The next section examines the theoretical framework of the paper, considering the capabilities and the entitlements approach; and how these theories relate with cash transfers.

2.4 Theoretical framework

This section of the chapter examines the theoretical framework of the paper. This will start by examining the capabilities approach and its relations with cash transfers. The section will then examine entitlements approach and its relations with cash transfers. In the next part of the section, I examine the capabilities approach and its relations with cash transfers.

2.4.1 Capabilities approach

Capabilities approach was opined by Amartya Sen. The approach was used as a tool for assessing the wellbeing of people, social-arrangements, as well as social policies (Kaufman 2008). Capabilities as noted by Sen, are therefore the basic requirement and needs; which are needed for an individual or group to live a reasonable life and ensure stable and adequate living-standard (Sen 1985). With regards to this, Sen defines poverty as “the inability that makes individuals and groups not able to access and achieve certain basic necessities and capabilities; which are required for them to survive and live within society” (Sen 1985: 670-2). Such inability may include, starvation, undernourishment, as well as inability to move out of hunger etc (Sen 1985: 671-3). Therefore, in addressing the problem of poverty and ensuring development; it becomes necessary for policy-makers and major-stakeholders to work on

what individuals as well as groups already have in their possession. In order to ensure this, people should be given freedom to work on their capabilities and abilities in order to effectively function in society (Alexander 2008).

Furthermore, Sen argues that, for individuals to develop their capabilities and move out of extreme-poverty, it becomes necessary to give people freedom to take active part in decisions affecting their life and their entire livelihoods (Kaufman 2008;Laderchi et al. 2003). This will help them to develop and enhance their skills and abilities; which in turn will improve their capacities; which will be significant for their development and provide an enabling environment for them, in moving out of extreme-poverty. Access to income are essential for people in developing their abilities and enhancing their capacities; however, Sen notes that, incomes should not be seen as the only measure for assessing poverty (Kaufman 2008).

Therefore, improving and increasing the number of entitlements, as well as assets of individuals and groups, must be viewed as essential, with regards to improving individual's capacities and wellbeing; and not as the ultimate way of attaining the wellbeing of people (Dreze and Sen 1991: 3-4). In this sense, incomes should be seen in terms of how it helps in improving individuals' freedoms and capacities, in fully functioning in society; and not as the yardstick for defining and assessing poverty. In addition to this, capabilities approach as outlined by Sen, argues that, ensuring an enabling atmosphere and environment; which provides space for people in exercising their freedoms, becomes important for development and moving out of extreme-poverty (Kaufman 2008;Laderchi et al. 2003). Individuals functioning in society is enhanced, when this is achieved, and the individual is able to have access to key needs and necessities of life. These key necessities according to Sen, may include; security, freedom to take active part in decisions affecting people's life and welfare, food, clothing, shelter, education etc (Alexander 2008;Laderchi et al. 2003). Functioning in this sense, are defined as what individuals are to achieve, with the individual's exposure and access to key necessities of life; such as freedom, security, food consumption-needs, education, shelter etc (Robeyns 2003: 11-13).

Nevertheless, Robeyns has noted that, people could have access to similar capabilities and needs of life, but they may tend to function in different ways and levels within society as whole (Robeyns 2003: 11-13). A number of reasons may tend to explain why people who have access to the same services and capabilities functioning differently. These factors may include: the personal characteristics of different people, environmental-differences, socio-economic background etc (Robeyns 2003: 12-13). Therefore, it becomes necessary to take into account, all varying factors that affect individuals in functioning in different ways and levels, with regards to using the capabilities framework.

In relating the capabilities approach to cash transfers, it could be seen that, cash transfers are introduced by governments as social protection measures; that come as social assistance for reducing poverty and improving livelihoods of extreme-poor. With this, cash transfers by governments are expected to enhance capabilities of beneficiaries. This will in turn improve the poor's functioning and wellbeing.

Therefore, for cash transfers such as, Ghana's LEAP, it becomes necessary for the poor to have freedom to actively take part in decisions, that affect their livelihood (Debrah 2013). The poor should also have access to key services and necessities for a reasonable living. Such necessities may include; shelter, clothing, food, security, health, education etc. This to a large extent, will help cash transfers, such as LEAP, in meeting its goals of improving livelihoods of beneficiaries (Debrah 2013). The next sub-section examines the entitlements approach and its relations with cash transfers.

2.4.2 Entitlements approach

The entitlements approach just like the capabilities approach was given by Amartya Sen. The entitlements approach come with the argument that, vulnerability is not necessarily due to the non-availability of basic necessities and food within an economy (Sen 1981). Instead, Sen argues that, this is due to the inability or people not having access to these basic necessities, such as shelter, food, clothing, health and other basic requirements of life (Sen 1981).

As such, when people are deprived of their entitlements or stand at risk of losing their entitlements, this makes them vulnerable and therefore tends to exacerbate poverty-levels. Entitlements here, have to do with the means to accessing the basic needs of life, as well as properties that individuals, as well as households possess in addressing vulnerabilities that they face and the risk that come their way (Sen 1981).

The failures that come with entitlements, as noted by Sen, tends to be seen within two broad aspects (Sen 1986). One has to do with a response-failure, with the other being the pull-failure. The response-failure is seen in terms of absence of the supply or delivery of basic necessities, such as food, clothing shelter, security etc (Sen 1986). This to some extent, is seen in terms of a clear absence of the supply and delivery of basic necessities of life; including food, shelter, clothing, health, human-capital, security etc (Sen 1986). With regards to this, the approach argues that, individuals as well as households may employ certain techniques in using strategic measures, in order to contain the vulnerabilities and be able to get back their basic entitlements needed for survival (Sen 1986).

Pull-failure tend to look at a situation within which individuals, as well as households, face the condition of losing their means of income; that in turn affects them in acquiring basic needs of life, such as food, shelter, clothing, health etc (Sen 1986). Therefore, social protection-measures such as, cash transfers; including Ghana's LEAP, that come as a social assistance-measure are aimed at providing the poor with their entitlements, such as food, shelter, clothing, land etc that are essential for moving them out of vulnerability. Social assistance-programs, including cash transfers therefore are significant for addressing severe risk, vulnerability, shocks, etc that extreme-poor may encounter (Haddad and Sabates-Wheeler 2005). It should be noted however, that, social assistance-measures, such as, cash transfers are not only to enhance the poor's entitlements; rather they should provide an effective mechanism for developing the capacities of the poor.

Further to this, conditionalities attached to cash transfers, such as preventing child-labour, enrolling and retaining children in school, visit to healthcare-

centres, etc tend to provide some sort of empowerment for the poor, in enhancing their development (Haddad and Wheeler 2005).

Last but not the least, it should be noted that, cash transfers alone cannot be used in addressing vulnerability of the poor and reducing poverty-levels. Therefore, other social protection-programs; including the national health insurance-programs, free universal basic education-programs, and provision of basic services, such as, health-facilities, schools, sanitation-centres, adequate road-networks etc together with LEAP will be significant for eradicating extreme-poverty and improving livelihoods of the poor. The next section examines targeting as a technique for selecting beneficiaries for cash transfers.

2.5 The technique of targeting

The technique of targeting comes as a means used for selecting extremely-poor individuals, groups, communities, as well as households etc in administering certain kinds of social benefits (Debrah 2013). As noted by Chhachhi and Truong (2009: 6), “the technique of targeting was adopted in Britain, as a method for identifying individuals, as well as communities and households, who were extremely-poor for administering certain social benefits in the 19th century”. Targeting has therefore become a significant technique, used by most governments, NGOs, international organizations, as well as development agencies, across the globe in identifying and selecting individuals, as well as households and communities for some social benefits, such as, cash transfers. Within the last two decades or so, the technique of targeting has been seen to be employed by different developing countries, as well as governments in administering social-assistance and benefits to extremely-poor population (Devereux 1999: 63-5).

Nevertheless, it should be noted that, different countries, have tended to employ technique of targeting in varying ways in selecting beneficiaries for certain social benefits, such as, cash transfers (Devereux 1999). Devereux (1999: 63-5), identifies three kinds of targeting techniques. These includes: self-targeting, group characteristics and individual-assessment (Devereux 1999: 63-

4). Self-targeting, in most cases deal with public-works programs; where individuals, have to present themselves (Devereux 1999: 63). Group characteristics deals with the characteristics of the individual-beneficiaries, as well as households; which tend to make such a group to qualify for the social assistance or benefit in question (Devereux 1999: 63). Individual assessments deal particularly with levels of incomes and also expenditures of the beneficiaries, that makes them eligible for social assistance or benefit-program (Devereux 1999: 63). It should be noted that, individual-assessments, together with group-characteristic are adopted in several targeting methods by most social assistance and protection-programs, in identifying and selecting people, who are in need of such benefits. This is done in most cases, by using proxy means testing technique, in identifying those who are in need of benefits (Devereux 1999: 64-5). With regards to this, proxy means testing, uses information on households and individuals; which are collected through systematic procedure, relative to measuring individual or household's incomes in connection with welfare-levels (Narayan and Yoshida 2005: 2). Cash transfers, including that of Mexico, Colombia, etc tends to use proxy means testing for identifying beneficiaries (Rawlings and Rubio 2005: 37).

Furthermore, the cash transfer of Ghana (LEAP), uses proxy means-test, in combination with the technique of community-based approach, in identifying and selecting people who are in need of the cash transfer (Debrah 2013). With the community-based approach, that tends to employ the technique of community-participation, in the case of Ghana's cash transfer; community leaders are allowed to participate, by having opportunity to bring out names of individuals and households; who are in need of assistance and deserves the benefit (Debrah 2013). This helps to some extent, in involving the community in the targeting process. As noted by Conning and Kevane (2002: 375-6), the application of community-participation, ensures an effective mechanism for identifying and selecting people who deserve social assistance for them to receive benefits.

Despite the numerous advantages of targeting, it tends to have several shortcomings that affects its effectiveness. For instance, Mkandiwire (2005: 62-4), has noted that, the technique of targeting leads to a condition of inequality

within a given community. Mkandiwire therefore argues for a social assistance-program that is universal in scope, and not one that tends to target, and leave out sections of the population (Mkandiwire 2005: 62).

Furthermore, targeting in some instances, tends to include certain individuals and groups that are not necessarily in need of assistance. This, according to Devereux (1999: 62), is known as “inclusion error”. In addition, it may lead to a situation, which may leave out deserving-poor; who need the social assistance, such as, cash transfer. This is referred to as “exclusion error” (Devereux 1999: 62). This to a large extent affects the effectiveness of targeting, in reaching extreme-poor. Effective measures of targeting and adequate ways of monitoring are significant for ensuring more vibrant system of targeting. The next section looks at the methodological strategies used in the paper.

2.6 Methodological strategies

The paper employs a qualitative approach. Qualitative research encompasses observation of a setting; which could be foreign-including studying, and researching the customs, habits, as well as the culture of a community or group of people (Denzin & Lincoln 2008: 2-3).

Three key components tend to characterise qualitative research. This encompasses the gathering or collection of data. This might be through interviews, observations or through documents analysis (Strauss & Corbin 1998: 12). The second process involves interpreting and organizing the data gathered, referred to as coding (Strauss & Corbin 1998: 12). The third process encompasses verbal report or write-up, which could be presented in the form of article or written report (Strauss & Corbin 1998: 12).

The research used qualitative interview to collect information from beneficiaries and non-beneficiaries, as the research is intended to have a people-centred approach, considering experiences and views on how LEAP has contributed to reducing poverty and impacted livelihoods of the poor, in the Aju-

mako-Enyan Essiam district. With this, semi-structured interviews were administered to selected-beneficiaries, as well as non-beneficiaries to know their views on the poverty reduction outcomes. Survey-questionnaires were also administered to the selected-beneficiaries. Furthermore, semi-structured interviews were administered to officials of Department of Social Welfare (DOW), who are in charge of LEAP, in seeking information on the nature of LEAP, and its impacts on poverty reduction. All participants were selected through purposive sampling.

The study also used secondary data from official government-websites, databases; including Ghana Statistical Service (GSS), Ministry of Children, Gender and Social Protection (MCGSP), Department of Social Welfare (DOW), Ajumako-Enyan Essiam District Assembly, etc.

2.6.1 Techniques for collecting data

With regards to this research, in examining the impacts of Ghana's LEAP, the process of sequential design; which uses a household-survey (Creswell 2013) was used. This helps in identifying the respondents for qualitative interview. In relation to this, a convergent approach; which employs the use of qualitative interview, as well as the survey information is used (Creswell 2013).

Furthermore, to seek adequate information on LEAP, and the beneficiaries, key officials of the District Assembly, Department of Social Welfare, as well as, Ministry of Children, Gender and Social Protection (MCGSP), were contacted in seeking relevant information.

In addition, community leaders, as well as household leaders were contacted in seeking their views and reactions. This is with regards to impacts of LEAP, in terms of its poverty reduction outcomes within the beneficiary community; and its relevance for development.

2.6.2 Techniques of sampling

The Ajumako-Enyan Essiam district represents one of the twenty districts within the central region of Ghana. Thirty-two communities within the district are included in the beneficiaries of LEAP, since its introduction in the district (Ghana Shared Growth Development Agenda (GSGDA) 2017: 10-11). The program since its introduction, has covered about 1044-beneficiaries, across 32-communities in the district (GSGDA 2017: 10-11) This research focused on the Aduyaw-community in the district for its analysis.

This community was selected for several reasons. In the first place, due to time constraints, the community was selected to allow for in-depth analysis on the study. In addition, the community is among the poorest within the district; with most of the inhabitants engaged in small-scale-farming (GSS 2018;GSGDA 2017: 11). The accessibility of the community to the capital, which is Ajumako, also makes its relevant.

With regards to the sample size, 25 participants were selected through purposive sampling. 10-beneficiary households as well as 10 non-beneficiary households were selected. The selection takes into consideration, the element of gender. As such, both male and female beneficiaries and non-beneficiaries were selected. This helps in reducing gender-bias. The participants were therefore purposively selected. In addition, 5 key informants from Department of Social Welfare, in charge of the community were selected, as participants for the study. The research took into account, demographic features of participants. This includes age, gender, number of persons within a household, type of work engaged in, marital-status.

2.6.3 Analysis of data.

The analysis of data was done following the administration of the survey, as well as conducting semi-structured interviews. Also, analysis is made of the data and information gathered from the relevant institutions. This include the District Assembly, Ministry of Children, Gender and Social Protection (MCGSP), Department of Social Welfare (DOW) etc.

The Atlas.ti Software was used in analysing the data. Basic statistical tools and tables are used in representing the demographic data taken from beneficiary-households selected, as well as the information gathered from the semi-structured interviews and survey questions, with research participants.

2.6.4 Limitations

The research was faced with some limitations. One key limitation was the time constraint, as the time for the research is to some extent limited and not much. In addition, lack of adequate resources; in terms of money and other key resources that could have aided the research also affected the research in a way.

2.7 Positionality, ethics and reflexivity

It becomes significant to take into consideration the researcher's position, when carrying out a research of this nature. Positionality comes as the link that draws the power relations between study-participants and the researcher (Crossa 2012). It therefore becomes necessary to consider what the researcher views and observes as a perspective on the study-area, in relation to the research that is being undertaken. As noted by Crossa (2012: 117), the power relation that comes between the researcher, as well as the research participants, tends to have an effect on the field of study as a whole; and also on the manner in which respondents react and participates in the research. The social researcher's views and belief-systems, with regards to how he or she views a particular phenomenon, tends to make the research to some extent subjective in nature (O' Leary 2013). "It becomes important to take into consideration a multi-faceted perspective, in conducting a social science research; in order to make the research more adequate and effective" (O' Leary 2013: 50-2).

My past contacts and my previous work as a community worker, could have affected the research in a way; and how the data collection is carried out. With this, I tried to remain neutral in the data gathering and the interviews with the selected-participants, to make the study more objective.

Furthermore, with regards to ethics, I tried to seek permission of the participants, including selected-beneficiaries, as well as District Assembly officials and officials of DOW and officers of MCGSP. In addition, confidentiality and anonymity, with regards to research participants, was ensured to accomplish the ethical-scope of the research. As such, names of participants are not used in the research, rather data and information, taken from them are used in making the analysis.

2.8 Conclusion

The chapter has examined the analytical and theoretical framework, as well as the methodological strategies. It has looked at the minimal definition of poverty; which looks at the income poverty, that tends to prevent the poor from accessing certain basic necessities of life, such as food, clothing, shelter etc. It has also looked at multi-dimensional scope of poverty; which sees poverty from a multi-faceted angle. This therefore goes beyond basic definition of poverty, to include other multi-dimensional factors; such as, education, human rights, security, participation in decision making and community activities, inclusion etc.

The chapter has also looked at the capabilities, as well as the entitlements approach, as theoretical framework for the research, and its relations with cash transfers. It therefore become important to improve the capacities of the poor; in given them access to basic needs of life; including food, shelter, education, clothing, human rights etc. This will help to some extent, in enhancing the functioning and entitlements of beneficiaries. The chapter has also looked at methodological strategy for the research; which is a qualitative approach.

Chapter Three

3.0 Impacts of LEAP on the livelihoods of beneficiary households.

3.1 Introduction

This chapter examines the impacts of LEAP on the livelihoods of beneficiaries. The chapter argues that, the impacts have been minimal and therefore have not met its target. The chapter is divided into five sections. The first section looks at the demographic information of the study participants. This is with regards to beneficiaries and non-beneficiary households. The second section looks at LEAP and basic needs of beneficiaries. This looks at whether beneficiaries use the grant in securing basic needs, such as, food, clothing, shelter, health, education of children etc or whether it is used for other purposes other than this. It also looks at whether the receipt of the grant has improved consumption of basic needs and as such, if the grant has had any significant impact on basic needs.

The third section looks at the cash transfer from LEAP and engagement in sustainable economic-ventures by beneficiaries. This examines whether beneficiaries are able to use the grant in setting up some form of sustainable economic-ventures, that enhances their livelihoods.

The fourth section examines conditionalities attached to LEAP. This looks at whether beneficiaries are aware of the conditionalities; and if they find the conditionalities relevant. It also looks at whether beneficiaries are able to fulfil the conditions. The final section concludes the chapter.

3.1.1 Demographic information of participants

This section presents the demographic information of the research participants, with regards to beneficiaries and non-beneficiary households. This looks at age, gender, marital-status, household-size, occupation and level of education.

Table 1.0 below shows the age-distribution of participants.

Table 1.0 Age-Distribution of Participants (Household Heads)

Age	Frequency	Percentage
20-30	3	15
31-40	3	15
41-50	4	20
51-60	5	25
60 and above	5	25
Total	20	100

Source: Author's fieldwork

From Table 1.0 above, it could be seen that, majority of the participants are between ages of 51-60years, followed by ages 41-50 years, with ages 20-30 years and 31-40 years having least numbers.

Table 1.1 Gender of Selected-Participants (Household Heads)

Beneficiaries		Non-Beneficiaries		
Gender	Frequency	Percentage	Frequency	Percentage
Male	4	40	5	50
Female	6	60	5	50
Total	10	100	10	100

Source: Author's fieldwork

From Table 1.1 above, the distribution of gender of the participants, with regards to selected-beneficiaries and non-beneficiaries are shown. From the table, there are four male selected-beneficiaries and six female selected-beneficiaries. Also, there are five male selected non-beneficiaries and five female non-beneficiaries.

Table 1.2 Marital-Status of Participants (Household Heads)

Beneficiaries		Non-Beneficiaries		
Marital Status	Frequency	Percentage	Frequency	Percentage
Single	2	20	3	30
Married	2	20	2	20
Widowed [males:2] [females:4]	6	60	5	50
Total	10	100	10	100

Source: Author's fieldwork

From Table 1.2 above, it could be seen that, among the 10 selected-beneficiaries, 2 are single, 2 are married and 6 are widowed. Also, among the selected non-beneficiaries, 3 are single, 2 are married and 5 are widowed. From the table, majority of the selected-beneficiaries are widowed; this to some extent, is due to the fact that, widows and elderly people with no productive capacities are given much priority, when it comes to accessing LEAP (GoG 2016; DOW 2015). The status of these group of people and their lack of access to income due to their limited productive capacities make them more vulnerable and as such, more prone to poverty.

Table 1.3 Household-size of Selected-Participants

Beneficiaries		Non-Beneficiaries		
Household Size	Frequency	Percentage	Frequency	Percentage
1	1	10	2	20
2	1	10	1	10

3	2	20	1	10
4	2	20	2	20
5 or more	4	40	4	40
Total	10	100	10	100

Source: Author's fieldwork

From Table 1.3, it could be noticed that, majority of beneficiaries have household-size which is five or above, followed by household-size of four and three. The rest are participants with household-size of two and one respectively. The average household-size is around four and half.

Table 1.4 Occupation of Selected-Participants (Household Heads)

Beneficiaries		Non-Beneficiaries		
Occupation	Frequency	Percentage	Frequency	Percentage
Small-Trading	3	30	3	30
Farming	5	50	4	40
Others {Basket weaving, Charcoal making}	2	20	3	30
Total	10	100	10	100

Source: Author's Fieldwork

From Table 1.4, it could be seen that, majority of selected-beneficiaries are farmers with six, followed by small-trading with three and then followed by others such as, basket weaving, charcoal making etc. Also, with the non-beneficiaries, majority are farmers which is four, followed by small-trading which is three and then followed by others such as, basket weaving, charcoal

making etc. As noted by Ghana National Development-Planning Commission (GNDPC) (2003), under Ghana Living Standard Survey (GLSS), poverty is more prone among small-scale farmers in rural communities of the country. As such, it could be seen that, selected-beneficiaries, who are mostly rural-poor farmers are among the poorest. Also, majority of selected-beneficiaries for the research are farmers and as such, are among the poorest, as noted by GLSS by GNDPC (GNDPC 2003).

Table 1.5 Level of Education of Selected-Participants (Household Heads)

Beneficiaries		Non-Beneficiaries		
Level of education	Freq	Percent	Freq	Percent
Basic education	1	10	2	20
Secondary	1	10	1	10
Technical/Vocational	1	10	4	40
Tertiary	0	0	0	0
No formal Education	7	70	3	30
Total	10	100	10	100

Source: Author's fieldwork

From Table 1.5, it could be seen that, majority of selected-beneficiaries have had no formal education. Also, majority of non-beneficiaries have had some form of technical/vocational training. This shows that, majority of beneficiaries, in relation to this research have less formal education. It therefore becomes important to use LEAP in improving the livelihoods of beneficiaries; and empowering them which will further help in educating their children, which to some extent could help in breaking down the generational-poverty.

The next section looks at the cash transfer from LEAP and basic needs of beneficiaries.

3.2 The cash transfer from LEAP and basic needs of beneficiaries

The section looks at the cash transfer from LEAP and basic needs of beneficiaries. It starts by looking at the main sources where beneficiaries get money for basic needs. It then looks at whether beneficiaries use the cash transfer for securing basic needs or for other purposes. It also looks at whether beneficiaries have seen improvement in their basic needs since they started receiving LEAP. The section goes on to examine whether beneficiaries could have been able to secure basic needs, such as, food, clothing, shelter, etc without the cash transfer. It then looks at whether the receipt of the money has improved attendance to healthcare-centres, school-enrolment and retention of children, as well as reduction in child-labour.

3.2.1 Main source of money for beneficiaries of LEAP in securing basic needs

With regards to sources of money that beneficiaries use in securing basic needs, apart from LEAP grant, it was realized that most beneficiaries get their source of money from small-scale farming activities, followed by petty trading and support from other well-to-do family members. Table 2.0 below shows main sources of money for securing basic needs by beneficiaries.

Table 2.0 Main sources of money for securing basic needs by LEAP beneficiaries

Source of Money	Frequency	Percentage
Small-Trading	2	20
Farming	6	60
Support from Relatives	1	10
Others {Basket weaving,Charcoal making}	1	10
Total	10	100

Source: Author's fieldwork

From Table 2.0, it could be seen that, most beneficiaries secure money for basic needs from farming activities, followed by small-trading, then support from relatives and others, such as, basket weaving, charcoal making. However, it should be noted that, irregular raining patterns tends to affect yield of rural farmers, and as such, tends to limit their source of money. A beneficiary noted: “The unpredictable raining patterns have affected our farm yield and tend to worsen our situation”¹.

3.2.2 Use of the cash transfer from LEAP for basic needs

The LEAP grant started with an amount of ₦8-₦15 monthly-payment to beneficiaries, when it begun in 2008 (MCGSP 2019; GOG 2019). Since then, it has seen two consecutive increment in January 2012 and September 2015, of an amount of ₦48-₦90 respectively, considering the increase in standard of living (MCGSP 2019:1; GOG 2019). The current amount ranges from ₦64-₦106 monthly-payment, depending on the household-size (MCGSP 2019:1). The Table below shows the breakdown of payments to beneficiaries based on household-size.

Table 2.1 LEAP Monthly-payment based on Household-size.

Household-Size	Amount (₦) Cedis
1	64 (12 US\$)
2	76 (15 US\$)
3	88 (17 US\$)
4 and above	106 (20 US\$)

Source: Ministry for Children, Gender and Social Protection, 2019.

With regards to the use of LEAP for basic needs, it was realized during the interviews that, most beneficiaries use the money for securing basic needs

¹ Interview with a male middle-age farmer beneficiary of LEAP

such as, food, clothing, shelter. Table 2.2 shows whether beneficiaries use the cash transfers for securing basic needs or not.

Table 2.2 Use of Cash Transfer from LEAP for Basic needs

Response	Frequency	Percentage
Yes	10	100
No	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.2, it could be seen that all selected-beneficiaries use the cash transfer for basic needs. Cash transfers such as LEAP, which is meant for extreme-poor, which for LEAP beneficiaries are seen as amongst the bottom 20-percent of the poor population (GNDPC 2003), are needed in securing basic needs (Sackey 2019;Debrah 2013). A beneficiary of LEAP noted: "The money is used in buying food, clothing etc for the family and keeping the home"². Observations within the community and interviews with beneficiaries revealed that, beneficiaries are able to buy groceries and other food-items, including carbohydrates and proteins such as, fish, meat etc needed for balancing their diet.

In relating this with the capabilities approach discussed earlier in the theoretical framework, it could be seen that access to basic needs are essential for enhancing capabilities of the poor, in functioning effectively in society (Sackey 2019;Alexander 2008; Kaufman 2008). Therefore, it could be seen that, the grant is significant in securing basic needs, with regards to the beneficiaries. Sen defines poverty as the inability to have access to basic needs of life; including food, shelter, clothing, which are important for enhancing the individual's capabilities and improving their abilities in society (Sen

² Interview with a female upper middle-age beneficiary of LEAP

1985:670-2). The inabilities include; hunger, starvation, undernourishment etc (Sen 1985: 671-3). The grant is significant in improving basic needs of beneficiaries and enhancing capabilities within society (Sackey 2019;Agbaam & Dinbabo 2014;Debrah 2013).

Access to basic income is therefore necessary for improving capabilities of individuals and enriching their abilities in making informed decisions (Debrah 2013, Kaufman 2008; Sen 1985). However, income as noted by Sen, should not be seen as the only means of measuring or assessing poverty (Kaufman 2008).

The next sub-section looks at the cash transfer from LEAP and improvement in basic needs of beneficiaries.

3.2.3 The cash transfer from LEAP and improvement in basic needs of beneficiaries.

Looking at LEAP and improvement in basic needs of beneficiaries across the country, it could be emphasized that, several studies have shown positive impacts of LEAP in terms of improving basic needs, such as food, shelter, clothing (Agbaam & Dinbabo 2014;Debrah 2013; Handa et al.2013).

With regards to beneficiaries interviewed in the community, majority of them responded positively that, LEAP has improved their access to basic needs, including food, shelter, clothing. This comes in line with studies conducted by scholars, including Agbaam and Dinbabo, Debrah, Atulley etc that LEAP has contributed to reducing poverty among beneficiaries, particularly in northern and central regions of the country (Agbaam & Dinbabo 2014;Debrah 2013). However, in comparison with non-beneficiaries interviewed, who are slightly above the beneficiaries, in terms of their poverty-levels, the improvement in basic needs such as, food, clothing, shelter is not that much. A non-beneficiary interviewed noted: “despite improvement in basic needs of beneficiaries, the improvement is less, compared to non-beneficiaries, who are not receiving LEAP”³. This to some extent suggest that, notwithstanding improvements in basic needs, the impact is less, compared to non-beneficiaries.

Table 2.3 below shows responses with regards to the extent of improvement in basic needs.

Table 2.3 Cash transfer from LEAP and improvement in basic needs of beneficiaries.

Improvement in Basic Needs	Frequency	Percentage
Much Improvement	6	60
Improvement	3	30
Less Improvement	1	10
No Improvement	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.3, it could be seen that, most selected-beneficiaries accept that LEAP has enhanced basic needs. Most of the beneficiaries asserted that, they have seen much improvement, particularly in their food consumption-patterns, clothing, as well as shelter. A beneficiary noted: "The money has changed our eating-pattern in the family and has made it better than before"³. Another beneficiary noted: "Our household has been able to renovate its building and made cement walls around it, with the help of the cash transfer"⁴. Majority of non-beneficiaries interviewed attested to seeing some improvement in basic needs of beneficiaries. A non-beneficiary noted: "I have seen

³ Interview with an aged non-beneficiary of LEAP

⁴ Interview with a female upper middle-age beneficiary of LEAP

⁵ Interview with a male lower middle-age beneficiary of LEAP

some positive changes in basic needs of some beneficiaries in my neighbourhood, but the improvement is less compared to non-beneficiaries”⁶. This explains that, though there are improvements, the impact is less, compared to non-beneficiaries. The tables below show responses from beneficiaries with regards to extent of improvement in food-consumption, shelter and clothing.

Table 2.3.1 The cash transfer from LEAP and improvement in food consumption.

Improvement in Food Consumption	Frequency	Percentage
Much Improvement	6	60
Improvement	3	30
Less Improvement	1	10
No Improvement	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.31, it could be seen that, improvement have been realized in food-consumption of selected-beneficiaries. This comes in line with studies on the impacts of LEAP, which have indicated that LEAP has seen impacts in raising pattern of eating amongst extreme-poor, particularly those in rural communities (Sackey 2019; Handa et al.2013). This to some extent supports Amartya Sen's argument that, famine does not necessarily come as a result of unavailability of food; but may be due to the poor not having access to the means of securing food (Sen 1976), and in this case the money to access food. It also encompasses not having access to entitlements, which will help in securing basic needs of life (Sen 1976). The entitlements may include productive and social assets such as, land, capital etc.

⁶ Interview with a male upper middle-age non-beneficiary of LEAP.

In addition, it could be seen that, not having access to such entitlements, such as, land, capital, market access etc in this case on rural poor, limits their access to regular food-consumption and basic needs (Debrah 2013). The grant therefore, serves as some form of entitlements for beneficiaries; which they use to some extent in securing food. Women in rural communities, including Aduyaw-community are the most vulnerable when it comes to not having access to such entitlements, including capital, land etc. Therefore, it becomes important to incorporate the vulnerability of women, particularly when administering social transfers, such as, LEAP in rural communities (Jaha & Sika-Bright 2015;Agbaam & Dinbabo 2014). Table 2.32 below shows responses with regards to improvement in shelter⁷.

2.32 The cash transfer from LEAP and improvement in shelter

Improvement in Shelter	Frequency	Percentage
Much Improvement	5	50
Improvement	4	40
Less Improvement	1	10
No Improvement	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.32, it could be seen that, most selected-beneficiaries agree that LEAP has contributed to improving their shelter. This suggest to some extent that, LEAP has enhanced accommodation and shelter-needs of beneficiaries. A community official of LEAP noted: "Through our visits to the community, we have seen improvement in shelter of some beneficiaries"⁸ Social grants including cash transfers are therefore, significant for reducing vulnerabilities of extreme-poor, helping them to deal with shocks and improving their livelihoods (Jaha & Sika-Bright 2015;Haddad & Sabates-Wheeler 2005). Table

⁷ Shelter in this case refers to a building where people are accommodated and have protection from bad weather and other dangers.

⁸ Interview with community official of LEAP A

2.33 below shows responses with regards to improvement in clothing of selected-beneficiaries.

Table 2.33 The cash transfer from LEAP and clothing of beneficiaries.

Improvement in Clothing	Frequency	Percentage
Much Improvement	5	50
Improvement	3	30
Less Improvement	2	20
No Improvement	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.33, it could be seen that, majority of selected-beneficiaries agree that, LEAP has enhanced their clothing-needs. However, most non-beneficiaries noted that, the improvements have been minimal, compared to non-beneficiaries. A non-beneficiary noted: "LEAP's impacts on clothing is less, compared to those who are not receiving the grant. My observations in the community also attested to the point that, impacts have not been much in relation to non-beneficiaries. The next sub-section examines extent of improvement in healthcare-attendance of selected-beneficiaries.

3.3 LEAP and improvement in healthcare-attendance of beneficiaries

Several studies have indicated that, LEAP since its introduction has improved attendance to healthcare by beneficiaries (Sackey 2019;Agbaam & Dinbabu 2014;Debrah 2013). LEAP, with its conditionalities including; regular attendance to healthcare, regular vaccination of children, regular check-ups and registration with national health-insurance scheme, have tended to enhance attendance to health-facilities (Attuley 2015; Dako-Gyeke & Oduro

2013). Results from the interviews showed that, majority of beneficiaries agreed that, LEAP has enhanced attendance to healthcare. Most beneficiaries asserted that, LEAP has increased number of times they visit healthcare-facilities. A beneficiary noted:

“The conditions attached to LEAP have made my household to visit the clinic on regular times”⁹. Notwithstanding this, some beneficiaries also attested to the fact that, due to limited number of healthcare-facilities within the community and service-fees, which according to NHIS policy should be free for beneficiaries; but are still charged by some health-facilities, their health attendance have been limited and this has made the impact less. The table below shows responses of beneficiaries with regards to improvement in healthcare-attendance. Most non-beneficiaries also revealed that, they have seen some improvement in health-attendance of beneficiaries, but the improvements are less, compared to non-beneficiaries, due to inadequate-access and service-fees charged. A non-beneficiary noted: “despite improvement in health-attendance, comparing to non-beneficiaries, the impacts have not been that significant”, as they still pay for service-fees¹⁰. My observations in the district also revealed that, there are inadequate healthcentres within the district. Improvement in health-attendance to some extent is empowering beneficiaries, however, problems including, inadequate-access and service-fees still charged have made the empowerment minimal.

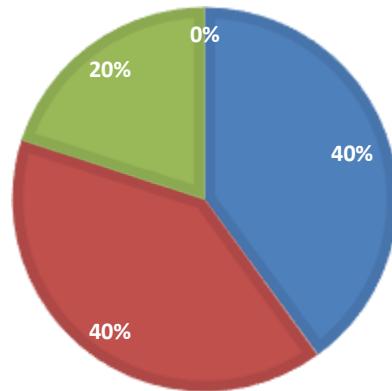
Chart 2.4 LEAP and improvement in healthcare-attendance of selected-beneficiaries.

⁹ Interview with a female middle-age beneficiary of LEAP

¹⁰ Interview with a female aged non-beneficiary of LEAP

IMPROVEMENT IN HEALTHCARE-ATTENDANCE

■ Much improvement ■ Improvement ■ Less Improvement ■ No Improvement



Source: Author's fieldwork

From Chart 2.4, it could be seen that, majority of selected-beneficiaries agree that LEAP has enhanced their attendance to healthcare-facilities. This comes in line with studies by other scholars on the LEAP, with regards to its impacts on health (Jaha & Sika-Bright 2015; Dako-Gyeke 2013; Debrah 2013). However, limitations including, limited-access to healthcare-centres, service-fees, for example; laboratory examination, medicine etc have made the impacts minimal and as such, less significant. LEAP has therefore not made much significant impact, despite improvement in some basic aspects of life. The next sub-section looks at LEAP and school-attendance of selected-beneficiary's children.

3.3.3 LEAP and school-attendance of selected-beneficiary's children

A number of studies on LEAP have indicated that, LEAP has helped improved school-enrolment and retention of children of beneficiaries (Attuley 2015; Agbaam & Dibabo 2014; Abebrese 2011). This has to some extent been possible due to the conditionality of LEAP that states that, beneficiaries should enrol and retain kids in school (MCGSP 2019). Furthermore, improvement in food and eaten-patterns of beneficiary-households have enabled children to go to school and not stay at home (Attuley 2015). Interviews with

selected-beneficiaries confirmed that, most beneficiaries agree that LEAP has improved school-attendance. Table 2.5 shows responses with regards to improvement in school-attendance of children.

Table 2.5 LEAP and improvement in school-attendance of selected-beneficiary's children.

Improvement in Children's school-attendance	Frequency	Percentage
Much-Improvement	6	60
Improvement	3	30
Less-Improvement	1	10
No-Improvement	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.5, it could be seen that, majority of selected-beneficiaries agree that LEAP has improved school-attendance. "A beneficiary noted: "The program has helped to enrol and monitor performance of our children in the community school" ¹¹. This to some extent suggest that, the conditionality of enrolling and retaining children in school is essential for enhancing educational-attendance of children and monitor their performance (Atulley 2015). However, most non-beneficiaries noted that, despite improvement in school-attendance of beneficiary's children, improvement have not been much, compared to non-beneficiaries, as beneficiaries still have to pay for user-fees, including, books, exam-fees etc charged by community schools, even though the policy states that, it should be free. This tends to limit some children from

¹¹ Interview with a male upper-middle-age beneficiary of LEAP

accessing school. A non-beneficiary noted: “despite improvement in school-attendance, there is not much difference compared to non-beneficiaries”¹². From this, it could be seen that, enrolment and retention in school is empowering beneficiary’s in a way of educating children for a better life in the future, however, inadequate-access and user-fees charged makes the empowerment less.

The next sub-section examines LEAP and reduction in child-labour among children.

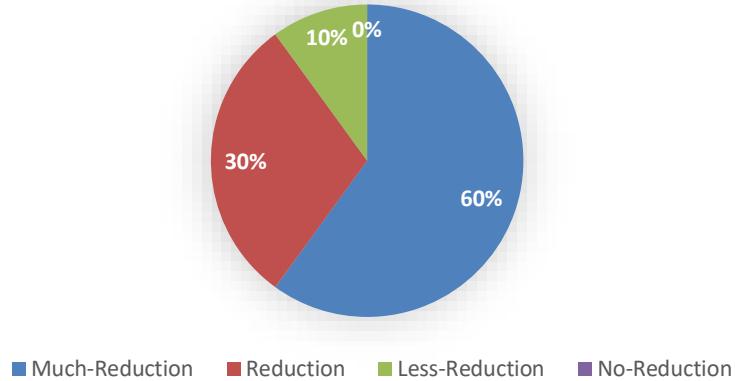
3.3.4 LEAP and reduction in child-labour among children

Child-labour is defined as exploiting children to engage in work that tends to deprive them of their childhood, prevents them from attending school, affects them socially, physically, mentally etc (ILO 2012). Child-labour in this context with regards to LEAP, does not involve helping in farming with parents on weekends. It includes engagement in work that are meant to earn income that affects health and education of children. Several studies on LEAP have shown that LEAP has contributed to reducing child-labour amongst children (Sackey 2019;Handa et al.2013;2012;Debrah 2013). This has been possible to some extent due to conditions of LEAP that states that, beneficiaries should ensure that their children do not engage in child-labour (MCGSP 2019; GOG 2019;Attuley 2015). Results from this study has shown that, majority of selected-beneficiaries have indicated that, LEAP has reduced child-labour among children. Chart 2.6 shows responses with regards to reduction in child-labour amongst children

Chart 2.6 LEAP and reduction in child-labour among children.

¹² Interview with a female aged non-beneficiary of LEAP

Reduction in Child-labour amongst beneficiary's children



Source: Author's fieldwork

Table 2.6 shows that most of selected-beneficiaries agree that LEAP has contributed to reducing child-labour among their children. This to some extent is as a result of the conditionalities. The next section examines the cash transfer from LEAP and engagement in sustainable economic-ventures by selected-beneficiaries.

3.4 The cash transfer from LEAP and engagement in sustainable economic ventures by selected-beneficiaries.

This section examines whether selected-beneficiaries of LEAP are able to use the cash transfer, in engaging in sustainable economic-ventures apart from using it for basic needs. From the interviews, it was seen that most beneficiaries are unable to use the money in engaging in sustainable economic-ventures. Most of them argued that, they rather use the money for securing basic needs and not for engaging in any sustainable economic-venture. A beneficiary noted: "The grant is not enough and as such, the money is used for purchasing basic needs for the household"¹³.

The few who responded that they have been able to use the grant to engage in sustainable economic-ventures noted that; they engage in small-trading with

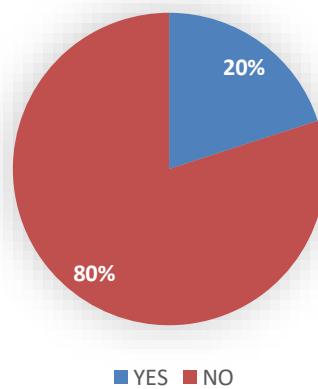
¹³ Interview with a male lower middle-age beneficiary of LEAP

the grant, aside securing basic needs with it. In addition, they noted that, they could not have been able to engage in the small-trading without the grant. A beneficiary, who responded that she has been able to use the grant to engage in small-trading noted: “The earnings from the venture is used in paying for children’s school user-fees”¹⁴. This suggest to some extent that, despite the Free Compulsory Universal Basic Education (FCUBE), attached to LEAP; that requires all beneficiaries to enrol and retain children in basic schools, for free, schools still charge some fees; which guardians have to pay (Atulley 2015; Agbaam & Dinbabo 2014). For LEAP to work effectively, other social services including, FCUBE should be effectively managed and made free for extreme-poor to have access.

Chart 2.7 shows the responses of selected-beneficiaries on whether they have been able to use the transfer in engaging in sustainable economic-ventures.

Chart 2.7 Cash transfer from LEAP and engagement in sustainable economic-ventures by selected-beneficiaries.

LEAP and engagement in petty economic-venture



Source: Author’s fieldwork

¹⁴ Interview with a female upper middle-age beneficiary of LEAP who has been able to use the grant to engage in sustainable economic-venture

From Chart 2.7, it could be seen that most selected-beneficiaries assert that, they are unable to use the transfer for engaging in sustainable economic-ventures. This comes in line with other studies on LEAP, that have noted that, LEAP has minimally improved basic needs; and not necessarily raising them from poverty, in terms engaging in sustainable economic-ventures that will enhance their capacities in moving out of their generational-poverty (Sackey 2019;Agbaam and Dinbabo 2014;Abebreste 2011). LEAP has therefore not met its target with regards to moving the poor out of poverty. Apart from minimally improving the poor's basic needs, particularly food, LEAP has not been successful and as such, has failed in helping beneficiaries engage in sustainable economic-ventures that could enhance their livelihoods.

It could be argued that, social transfers including LEAP should not be meant for just minimally improving the poor's basic needs; but should have the potential of improving capabilities, and helping the poor to engage in economic-ventures that will be beneficial for sustaining them in avoiding shocks (Sackey 2019;Abebreste 2011). LEAP should be employed to enhance entitlements of the poor; including, land, capital etc that they can rely on in times of shock and harsh economic-conditions (Attuley 2015;Agbaam & Dinbabo 2014). The next section examines conditionalities of LEAP.

3.5 The conditionalities attached to LEAP.

This section examines the conditions attached to accessing LEAP and whether this have had any contributions towards impacting the livelihoods of beneficiaries. This looks at whether beneficiaries know the conditionalities and if they find the conditionalities difficult to fulfil. It also examines whether beneficiaries see the conditionalities as necessary; and which specific conditionalities they see more relevant.

Several studies on LEAP have asserted that, conditionalities attached to LEAP are necessary for ensuring substantial impacts of the livelihoods of beneficiaries. The conditionality of enrolling children of beneficiaries in basic school for instance, have increased enrolment and retention-rates of benefi-

ciary's children across the country (Sackey 2019;Davis et al. 2014). For instance, from 2010-2012, there was 7% increment in basic school enrolment amongst beneficiary's children (Davis et al.2014). Repetition in basic schools among beneficiary's children also saw a fall of about 10% within the same period (Davis et al. 2014).

Furthermore, the conditionality of attending healthcare-facilities regularly has improved healthcare-attendance amongst beneficiaries (Attulley 2015;Agbaam & Dibabo 2014;Davis et al.2014). About 90% of beneficiary households were seen to have enrolled at least a member in the national health insurance scheme (NHIS)¹⁵ from 2010-2012 across the country (Davis et al.2014). About 34% of beneficiary's children under age six were enrolled in NHIS from the same period across the country (Davis et al. 2014). At the same time, there was 16% increment in enrolment in NHIS amongst beneficiary's children within ages of six and seventeen-years (Davis et al.2014).

In addition, child-labour amongst beneficiary-households have been reduced due to the conditionality of enrolling and retaining children in school (Attulley 2015;Davis et al.2014). This has been due to children staying in school and not engaging in activities of child-labour.

When asked about whether selected-beneficiaries knew the conditionalities of LEAP, majority of them responded that they were aware of the conditionalities. When asked about the extent to which they find fulfilling the conditionalities to be difficult, majority responded that, they find it less-difficult. However, they noted that limited-access to complementary services; including, community schools, healthcentres etc tends to affect them. Table 2.8 shows responses concerning the extent to which selected-beneficiaries find the conditionalities difficult to fulfil.

Table 2.8 How difficult is it to fulfil the conditions of LEAP

¹⁵ NHIS is the national health-insurance scheme of Ghana

Degree of Difficulty	Frequency	Percentage
Very Difficult	1	10
Difficult	3	30
Less Difficult	6	60
Total	10	100

Source: Author's fieldwork

From the Table, it could be seen that, majority of selected-beneficiaries see the conditions to be less-difficult. A beneficiary noted: "The conditions are okay for my households, as it enables us to enrol our children in school and attend to clinics"¹⁶. Despite all these, some beneficiaries noted that, the service-fees charged by public community basic schools and clinics tends to limit them in fulfilling some of the conditionalities.

In addition, some beneficiaries noted that, the targeting aspect of the conditions have created a situation where people who are not in-need of LEAP are added and others who are in-need are left out. This comes in line with Devereux argument that, targeting in some instances, leads to inclusion and exclusion errors; where some people who are not in-need are included and others in-need are excluded (Devereux 1999:62). Most non-beneficiaries also attested to seeing people who are not in-need added and some who are in-need excluded; which they explained are partly due to their political-affiliations. Some beneficiaries noted that, the targeting aspect to some extent has created a situation where their neighbours look down on them, labelling them with names. Mkandiwire (2005:62-4) has argued for social protection that is universal and not targeted, as targeting in some cases creates inequalities.

Moving on, when selected-beneficiaries were asked about which conditionalities they see more important, majority stated that they see the conditions of

¹⁶ Interview with a female lower middle-age beneficiary of LEAP

enrolling children in school and attending to healthcare very important. Table 2.81 show responses from selected-beneficiaries.

2.8.1 Relevance of the conditionalities of LEAP

Relevance of Conditionalities	Frequency	Percentage
Enrolment of children in school	4	40
Regular-attendance to healthcare-centres	4	40
Non-engagement in child-labour of children	2	20
Total	10	100

Source:Author's fieldwork

From the Table, it could be seen that majority of selected-beneficiaries see the condition of enrolling children in school and regular-attendance to healthcare-centres as very important. With this, they are able to ensure basic education and health of their household. This comes in line with the argument that, the conditionalities have contributed to some extent the impacts that beneficiaries have experienced (Foli 2016;Atulley 2015;Davis et al.2014).

With regards to if selected-beneficiaries wanted to see the continuation of LEAP, majority responded they would like to see LEAP continued, as they have seen impacts with LEAP. Table 2.82 shows responses of selected-beneficiaries.

Table 2.82 The continuation of LEAP

Continuation of LEAP	Frequency	Percentage
Strongly Agree	8	80
Agree	2	20
Strongly Disagree	0	0
Disagree	0	0
Total	10	100

Source: Author's fieldwork

From Table 2.82, it could be seen that, most selected-beneficiaries strongly agree that LEAP should be continued. A beneficiary noted: "LEAP is important for improving our living-conditions and it should be sustained despite challenges that makes its impacts minimal"¹⁷. The next section concludes the chapter.

3.6 Conclusion

LEAP has improved basic needs of beneficiaries to some extent. However, the impacts have been minimal in enhancing the livelihoods of beneficiaries due to numerous challenges, including irregular and insufficient-payments, inadequate complementary-services etc. LEAP, apart from minimally improving basic needs, especially food, clothing, shelter etc has not helped beneficiaries in further engaging in sustainable economic-ventures that will enhance their capabilities and empower them in moving out of poverty. The program's impacts have therefore been less-successful and as such, have failed in meeting the target of eradicating poverty among beneficiaries in the community.

¹⁷ Interview with a female lower middle-aged beneficiary of LEAP

Chapter Four

Challenges in accessing LEAP

4.0 Introduction

This chapter examines challenges that come with accessing LEAP. The chapter will examine the challenge of irregular and insufficient-payments, inadequate access to complementary services, inadequate staff capacity etc. The next section examines the irregular and insufficient-payments to beneficiaries. The chapter argues that the numerous challenges have made the impacts of LEAP minimal.

4.1 Irregular and insufficient-payments

Several studies on LEAP have showed numerous challenges that limit the smooth operation of LEAP. One key challenge found with LEAP is irregular payment-system and insufficient-amount given to beneficiaries (Sackey 2019:7-9;Jaha & Sika-Bright 2015:201;Agbaam & Dinbabo 2014;FAO 2013).

The irregular-payments and low amount given to beneficiaries tend to prevent them from planning with regards to basic needs (Jaha & Sika-Bright 2015: 201-3). This to some extent limits beneficiaries in moving out of poverty. Interviews with selected-beneficiaries also revealed this challenge. Most beneficiaries indicated that, there are irregular payments, which affect their planning. An aged-beneficiary noted: “We wait sometimes for 2-3 months before receiving payment; and this affects planning for the household” ¹⁸. This situation in turn dampens the impacts of LEAP, as the program is meant to move the poor out of poverty. A community official of LEAP noted, “Due to delays in payments, beneficiaries sometimes come to their office on weekly basis just to make enquiries” ¹⁹.

¹⁸ Interview with an aged beneficiary of LEAP

¹⁹ Interview with community-official of LEAP B

This makes the impacts of LEAP very minimal. Therefore it could be argued that, LEAP has not been successful within the community in moving beneficiaries out of poverty. LEAP has failed in ensuring that beneficiaries improve their livelihoods to a substantial level.

4.1.1 Inadequate access to complementary-services

Inadequate access to complementary-services is a challenge to LEAP. Complementary-services, including, National Health-Insurance Scheme (NHIS), School Feeding Program (SFP), Free Compulsory Universal Basic Education (FCUBE), etc are not adequately provided in most of the communities (Sackey 2019:7-9; Jaha & Sika-Bright 2015:201-3). Also, notwithstanding these programs meant to be free; beneficiary parents still have to pay for service-fees and user-fees, including; text-books, exam-fees, etc charged by public basic school authorities within the communities, despite the statement of the policy that it should be free (Jaha & Sika-Bright 2015:201-3;FAO 2013).

The NHIS does not also cover all services and beneficiaries have to pay for some services, including laboratory fees, and also pay for drugs. This places high-burden on beneficiaries with the small amount they receive (Agbaam & Dinbabo 2014;Handa et al.2013). Majority of beneficiaries interviewed revealed that, due to service-fees that are charged, they are unable to use the money for any sustainable economic-venture apart from securing basic needs like food, clothing etc. A beneficiary noted: “we sometimes have to travel to other towns to receive healthcare as the community healthcentre is always crowded by patients”²⁰

The limited-access to complementary-services to a large extent affects the sustainability of LEAP. It could be argued that, without adequate and effective provisioning of complementary-services, LEAP’s impacts will remain minimal and not achieve its target of eradicating poverty. Transferring money

²⁰ Interview with a female aged-beneficiary of LEAP

to poor beneficiaries without given adequate attention to complementary-services, such as, community schools, healthcentres etc will not help in moving beneficiaries out of poverty.

4.1.2 Inadequate staff capacity

A challenge to LEAP is inadequate staff capacity in administering the program (Sackey 2019:8;Jaha & Sika-Bright 2015: 202-3). LEAP staff within some of the communities are limited in capacity and less-adequately equipped in dealing with the number of beneficiaries; and monitoring the communities. A LEAP official at the community noted: “we are limited in staff number and this limits us to effectively deal with the entire community”²¹.

Furthermore, staff of LEAP are situated at regional offices of DOW. District and community offices are not usually equipped with staff to attend to needs of beneficiaries (Abebrese 2011). This creates a situation where beneficiaries sometimes have to travel all the way to regional and district offices just to make inquiries and to check on their payments. A beneficiary of LEAP noted: “I have to spend the small money I have on transportation to the regional office to make inquiries and update my records”²² In the same way, officials have to travel from regional and district offices to check on beneficiaries and their progress with LEAP (Jaha & Sika-Bright 2015). An official of LEAP noted: “I have to travel from regional office to check on the progress of beneficiaries and if beneficiaries are going by the conditionalities”²³

In addition, inadequate logistics, including vehicles etc to convey officials between their office places and communities remains a problem (Sika-Bright 2015;Abebrese 2011). Officials of LEAP interviewed attested to the fact that, they are limited with logistics, including official vehicles that will convey

²¹ Interview with community-official of LEAP C

²² Interview with a middle-aged beneficiary of LEAP

²³ Interview with community-official of LEAP D

them to communities in adequately monitoring progress and conditions of beneficiaries. An official of LEAP noted: “We have to sometimes use our own pocket money to travel between district offices and communities in monitoring progress of beneficiaries”²⁴.

4.2 Conclusion

The chapter has examined challenges with accessing LEAP. The challenges have included; irregular and small amount of the grant, inadequate-access to complementary-services; including community schools, health-centres etc. It has been seen that the challenges have tended to affect the impacts of LEAP. This has to do particularly, with inadequate complementary-services, service-fees and user-fees charged by public community schools and health-centres.

The impacts of LEAP have therefore been minimal and as such, the program has not been successful in moving the poor out of poverty. LEAP has not led to a substantial improvement in the poor’s livelihoods due to the numerous challenges.

²⁴ Interview with community-official of LEAP E

Chapter Five

5.0 Summary and conclusions.

The paper has examined the impacts of LEAP in improving the livelihoods of the poor, in the Ajumako-Enyan Essiam district of Ghana, using the Aduyaw community as the case for its analysis. The paper has further looked at LEAP's poverty reduction outcomes in terms of helping beneficiaries to improve their human capital and ensuring strengthening of their capabilities and investments; and engagement in other small-scale sustainable-ventures, which are necessary for sustaining their livelihoods. From the paper, it has been seen that the impacts of LEAP have been minimal, and as such, LEAP has not been successful in moving the poor out of poverty, despite some improvements that have been seen in basic needs.

The paper has revealed that, LEAP has had some impacts on basic needs, particularly, food consumption-patterns. The interviews and survey with selected-beneficiaries have shown that, consumption-patterns have improved to some extent. However, in comparison with non-beneficiaries, the impacts have been minimal. Also, clothing and shelter have seen some improvements. This come in line with studies on LEAP that have asserted that LEAP has seen minimal improvements, particularly, food, shelter, clothing etc (Sackey 2019; Atulley 2015; Jaha & Sika-Bright 2015; Agbaam & Dinbabu 2014; Debrah 2013).

With regards to gender, LEAP gives priority to women and as such, have helped some women through providing some form of income for them through the grant. The proportion of male to female beneficiaries of LEAP across the country is 45-percent males and 55-percent females. Women are more vulnerable in the communities and as such, the priority on women have to some extent helped some women within the community.

However, this does not suggest that LEAP's impacts on basic needs have been the same in all districts, as the impacts may differ in different districts. The impacts on basic needs brings in the capabilities approach discussed at the theoretical framework of the paper. With this, the availability and improvement in basic needs of the poor ensure that they have freedom, in enhancing

their capabilities. This will help in further enhancing their effective functioning. In the same way, the entitlements approach discussed in the theoretical framework, also come in close-context with the improvement in basic needs. Vulnerability in this sense, is not necessarily due to lack of basic needs of food etc within an economy; but may be due to inability of the poor to access basic needs; including food, shelter, clothing, health etc. Therefore, when people are deprived of their entitlements or stand at risk of losing their entitlements, this makes them vulnerable and tends to exacerbate poverty-levels. Entitlements here have to do with the means to accessing basic needs, as well as properties that individuals, as well as households possess in addressing vulnerabilities that they face; and the risks that come their way (Sen 1981). The challenges with LEAP have therefore led to less improvement in capabilities and entitlements of beneficiaries, including land, capital etc.

Furthermore, notwithstanding the point that LEAP has improved health-attendance of beneficiaries to some extent, partly due to conditionalities of LEAP, the impact is minimal. This is because beneficiaries are restricted to some extent by inadequate-access to healthcare-centres, service-fees etc charged by some public health-centres, despite the requirement of the policy that it should be free for beneficiaries. LEAP has also seen some improvement in enrolment and retention of beneficiary's children in basic schools. This in a way is improving human capital of beneficiary households and as such, empowering them, which will be beneficial for their children's future. This has been possible due to conditionalities of LEAP. Despite the improvement in school enrolment, it could be argued that, the improvements have been minimal, because of the limited access to community schools, user-fees charged by some community schools although the FCUBE states that it should be free. The empowerment has therefore been less.

LEAP has been engulfed with several challenges that makes its impacts minimal and as such, has not been successful in meeting its targets. Major challenges as seen in the district have included; small amount of the grant, as stated by majority of beneficiaries interviewed. This comes in line with several studies done on LEAP, which have indicated the small amount of the grant (Sackey 2019; Jaha & Sika-Bright 2015; Agbaam & Dinbabo

2014; Abebrese 2011). This has tended to affect beneficiaries, as they have to pay for service-fees. The delay in payment has also been a major challenge. This has prevented most beneficiaries from having stable planning, with regards to basic needs and others for the household.

In addition, limited-access to complementary-services, including community-schools, healthcentres etc have affected overall impacts. This again, come in line with studies on LEAP in other districts, particularly northern-regions of Ghana (Jaha & Sika-Bright 2015; Atulley 2015). Due to all these, LEAP has not helped beneficiaries to engage in other sustainable economic-ventures and investments; such as, small-scale trading etc that could sustain their livelihoods. This has been seen from responses from selected-beneficiaries, as majority have noted that due to low amount of the grant, it is mostly use for securing basic needs such as, food, clothing, shelter etc, and not engaging in other sustainable-ventures that will step them out of poverty. Therefore, for social assistance programs, such as, LEAP to help in eradicating poverty and not just containing poverty (Lavinas 2016; Bello 2010), it becomes important to effectively supplement it with other programs, including, NHIS, FCUBE, SFP etc and complementary-services, including adequate healthcentres, schools etc in deprived communities.

To conclude the paper, it could be noted that, LEAP's impacts have been minimal and not been able to meet its targets due to the many challenges. Cash transfers such as, LEAP alone is not adequate for eradicating poverty. For social-assistance like LEAP to be effective, there is need to improve complementary-services, such as, basic schools, healthcentres etc within communities. Service-fees that limit poor-beneficiaries from accessing these services could be waived to enable beneficiaries access services. The grant could be increased considering the living-standards at the current rate to ensure that the grant is used effectively. Measures should be put in place to ensure that beneficiaries receive payments on time to prevent them from experiencing further shocks. Drastic measures should be implemented by government and its social protection ministry to check community schools, public healthcentres that continue to charge service-fees, despite the policy that it should be free. Future research could use both qualitative and quantitative methods in

making comparative studies on various districts, in looking at the impacts and challenges of LEAP.

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Appendices

Appendix 1

Questionnaire for beneficiary-households

International Institute of Social Studies, Erasmus University Rotterdam

Master of Arts in Development Studies; Major in Social Policy for Development

Name of Student: Ernest Darkwa

As part of my master's studies in Development Studies, with major in Social Policy for Development, at the Institute of Social Studies of the Erasmus University Rotterdam, I am conducting a research on the Impacts of the Livelihoods Empowerment Against Poverty Program, in the Ajumako Enyan-Essiam District of the Central Region. I therefore need your support in answering the following questions that will aid in my research. All information taken from the interviews will be used for academic purposes and not for any other purpose.

(A) Demographic information on selected-beneficiaries

1. Age of participant
2. Sex of participant 1. Male 2. Female
3. Marital-status 1. Single 2. Married 3. Widowed
4. Household-size
.....
5. Occupation 1. Small Trading 2. Farming 3. Others (Basket-weaving, Charcoal-making)
6. Level of education 1. Basic 2. Secondary 3. Vocational/Technical
4. Tertiary 5. No formal-education

(B) LEAP and basic needs of selected-beneficiaries

7. Where do you get money for basic needs? 1. Small trading 2. Farming 3. Support from relatives 4. Others (Basket-weaving, Charcoal-making, hunting)
8. Is the money from LEAP use for basic needs? 1. Yes 2. No
9. If so, what basic needs is the money use for?
.....
10. Could you have been able to get the basic needs without the money from LEAP? 1. Yes 2. No

11. Have you seen improvements in your livelihood since you became a beneficiary of LEAP? 1. Yes 2. No
12. How has LEAP improved your household's consumption-patterns?
1.Much improvement 2.Improvement 2.Less improvement 4.No improvement
13. How has LEAP improved your household's attendance to healthcare-centres? 1.Much improvement 2.Improvement 2.Less improvement 4.No improvement
14. How has LEAP improved the shelter-needs of your household?
1.Much improvement 2.Improvement 2.Less improvement 4.No improvement
15. How has LEAP improved the clothing-needs of your household?
1.Much improvement 2.Improvement 2.Less improvement 4.No improvement
16. How has LEAP improved school-attendance of children within your household? 1.Much improvement 2.Improvement 2.Less improvement 4.No improvement
17. How has LEAP reduced child-labour amongst children within your household? 1.Much reduction 2.Reduction 2.Less reduction 4.No reduction

(C)The cash transfer from LEAP and engagement in sustainable economic-ventures

18. What is your average monthly expenditure?
.....
19. Is the money from LEAP been used in establishing any sustainable economic-venture? 1. Yes 2. No
20. If so, what kind of economic-venture?
.....
21. What is the profit from the economic-venture used for? 1. Food 2. Use for children's school user-fees 3. Savings 4. Others (Medical-bills, utility bills)
22. Could you have started the economic-venture without the money from LEAP? 1. Yes 2. No

(D)Conditionalities attached to LEAP

23. Do you know the conditionalities attached to receiving the money from LEAP? 1. Yes 2. No
24. If so, what are the conditionalities?
.....
25. Do you have difficulties fulfilling the conditionalities of LEAP? 1. Yes 2.No

26. If so, which specific ones?
.....
.....

27. How difficult is the conditionalities attached to LEAP? 1. Much difficult 2. Difficult 3. Less difficult

28. Are you able fulfil the conditions of LEAP? 1. Yes 2. No

29. Do you believe the conditionalities are necessary? 1. Yes 2. No.

30. If so, have the conditionalities helped in improving your livelihoods?
1. Yes 2. No.

31. Which specific conditionalities have helped improved your livelihoods?

(E)Challenges with LEAP

32. Do you see challenges with receiving the money from LEAP?

33. If so, which challenges do you face?
.....

34. How does the challenges affect the impacts?

35. What could be done by the government to bring down these challenges?

36. Do you agree that LEAP should be continued? 1. Strongly agree 2. Agree 3. Strongly disagree 4. Disagree

Appendix 2

Semi-structured interviews for beneficiary-households

1. Age of participant
2. Sex of participant 1. Male 2. Female
3. Marital-status 1. Single 2. Married 3. Widowed
4. Household-size
.....
5. Occupation 1. Small Trading 2. Farming 3. Others (Basket-weaving, Charcoal-making, Hunting)
6. Level of education 1. Basic 2. Secondary 3. Vocational/Technical
4. Tertiary 5. No formal education
7. How much do you receive from LEAP every month?
8. What do you use the money you receive from LEAP for?
9. Is the money from LEAP use for basic needs or for other purposes?
10. Do you use the money for acquiring assets such as land, etc?
11. Is the money from LEAP used in engaging in some form of small-scale sustainable economic-venture?
12. What are the improvements in your livelihoods since you started receiving the money from LEAP?
13. How has LEAP improved your consumption-patterns?

14. How has LEAP improved your clothing-needs?
15. How has LEAP improved your shelter?
16. How has LEAP improved your attendance to healthcare-centres?
17. How has LEAP improved enrolment and retention in school of children in the household?
18. Are some people within the community who deserve the benefits of LEAP left out?
19. Are you able to meet the conditionalities of LEAP?
20. How has LEAP helped to reduce child-labour amongst children in your household?
21. How has LEAP helped to bridge the gender-gap between men and women within the community?
22. Who are given more priority in accessing LEAP?
23. What are the challenges you encounter in accessing LEAP?
24. How does the challenges affect the impacts?

Appendix 3

Semi-structured interviews for non-beneficiary households

1. Age of participant
2. Sex of participant 1. Male 2. Female
3. Marital-status 1. Single 2. Married 3. Widowed
4. Household-size
.....
5. Occupation 1. Small Trading 2. Farming 3. Others (Basket-weaving, Charcoal-making, Hunting)
6. Level of education 1. Basic 2. Secondary 3. Vocational/Technical
4. Tertiary 5. No formal-education

7. What information do you have on LEAP?
8. What are beneficiaries able to do with LEAP?
9. Have some people within the community who deserve LEAP been left out?
10. Do you believe you deserve to be considered for LEAP?
11. Have you seen impacts in LEAP since its introduction in the community?
12. How has LEAP impacted the consumption-patterns of beneficiaries?
13. Do you see improvements in the clothing-needs of beneficiaries?
14. How has LEAP improved the shelter of beneficiaries?
15. How has LEAP improved the attendance to health-centres for beneficiaries?
16. How has LEAP improved the enrolment in schools for children of beneficiary households?
17. How does LEAP influence your life in the community?

18. Do you see the conditionalities of LEAP been met by beneficiaries?
19. What are the challenges you see with LEAP?
20. Do the challenges affect the impacts of LEAP?

Appendix 4

Semi-structured interviews for community officials of LEAP

1. How are the beneficiaries of LEAP selected?
2. Who are the main actors in the selection of beneficiaries?
3. Does the procedure for selecting beneficiaries create any concerns among people within the communities?
4. What amount is given to beneficiaries every month?
5. Which communities are covered by LEAP in the district?
6. Do you think the money given is enough for the beneficiary households?
7. How is LEAP working within the community?
8. Have you seen improvements in the livelihoods of beneficiaries?
9. Which specific areas of life have you seen improvements in the beneficiaries?
10. How has LEAP impacted the health-attendance of beneficiary households?
11. How has LEAP impacted the educational-attendance of beneficiary's children?
12. Are the conditionalities of LEAP been met by beneficiaries?
13. What are the challenges with LEAP?
14. What are the challenges you encounter with your work?
15. How does the challenges affect the impacts?
16. What should be done to improve LEAP?