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Erasmus

**Closing Gap, Opening Doors: Assessing (Leap) As a Social
Protection for Persons with Disabilities in Bosomtwe District
Assembly, Ghana**

A Research Paper

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LIST OF ACRONYMS

BDA	Bosomtwe District Assembly
CA	Capability Approach
CCT	Conditional Cash Transfer
CESCR	Covenant on Economics, Social and Cultural Right
DFID	Department of International Department
GSS	Ghana Statistical Service
HRBA	Human Rights Base Approach
ISS	International Institute of Social Studies
LEAP	Livelihood Empowerment Against Poverty
PWD	Persons with Disability
SPD	Social Policy Development
UCT	Unconditional Transfer
WHO	World Health Organization
SWCD	Social Welfare and Community Development

ABSTRACT

This study focuses on evaluating the effectiveness of the Livelihood Empowerment Against Poverty (LEAP) program for Persons with Disabilities (PWDs) in the Bosomtwe District Assembly of Ghana. LEAP aims to alleviate poverty and improve living conditions for vulnerable populations through cash transfers. However, the program's impact on PWDs in rural settings remains understudied. The main questions of the study are: How do PWD beneficiaries perceive the LEAP program in meeting their needs? What is the impact of LEAP enrollment on key well-being indicators for PWD beneficiaries, including food security, healthcare access, education access, and housing quality? What challenges do PWD beneficiaries face in accessing LEAP benefits? The study employed a qualitative case study approach, conducting in-depth interviews with 10 PWD beneficiaries and 5 non-beneficiaries across various disability types. The main findings of the study are Beneficiaries reported both positive and negative perceptions. Positive impacts included improvements in basic living conditions and enhanced personal and social well-being. Negative perceptions centered on the inadequacy of support and implementation challenges, particularly inconsistent and delayed payments. The study evaluated LEAP's impact on food security, healthcare access, education access, and housing quality. While some improvements in food security were noted, persistent challenges remained in accessing healthcare services and significantly enhancing housing conditions. The program's impact on educational access was mixed, with some beneficiaries able to support basic educational needs but struggling with higher education costs. Challenges faced by PWD beneficiaries in accessing LEAP benefits included payment inadequacies, access barriers, and social challenges. Inconsistent and insufficient payments hindered the program's effectiveness. Transportation issues and physical accessibility barriers presented significant obstacles for some beneficiaries. Social challenges, including misconceptions about the program and stigma associated with receiving benefits, affected beneficiaries' social relationships and well-being. The study concludes that while LEAP

shows promise in improving some aspects of beneficiaries' lives, significant enhancements are needed to address its shortcomings. Recommendations include restructuring LEAP Payment system based on household dependencies, comprehensive vocational training programs and the enhancement of sustainable poverty reduction mechanisms. The research underscores the need for a more holistic, rights-based approach to social protection that considers the diverse needs and experiences of PWDs. This study contributes to the limited body of knowledge on the effectiveness of social protection programs for PWDs in rural settings, offering valuable insights for policymakers and program implementers to enhance the design and delivery of such initiatives in Ghana and similar contexts.

Relevance to Development Studies

This topic is relevant to Development studies in three keyways. It examines social protection mechanisms and cash transfer programs, core themes in development discourse, providing insights into their impact on vulnerable populations. Further, this research contributes to understanding disability-inclusive development, exploring how social interventions can address the specific needs of marginalized groups like PWDs. Finally, by focusing on a rural district, the study enhances knowledge of rural development challenges and the implementation of poverty alleviation strategies in resource-constrained settings.

Keywords

Social Protection; Disability-Inclusive Development; Livelihood Empowerment Alleviation Program; Rural Poverty Alleviation

CHAPTER ONE

INTRODUCTION

1.1 Background of study

Poverty remains a pervasive global issue, disproportionately affecting vulnerable populations in developing countries. Despite concerted efforts to reduce poverty, these groups often face significant challenges in breaking the cycle of poverty and exclusion (World Bank, 2021). Among the most vulnerable are Persons with Disabilities (PWDs), who experience higher rates of poverty, unemployment, and limited access to essential services such as education and healthcare (World Bank 2021; World Health Organization 2011). The intersection of poverty and disability creates a complex set of barriers that hinder the full participation and inclusion of PWDs in society (Mitra et al., 2013).

Globally, PWDs account for a significant portion of the population, with estimates suggesting that they comprise approximately 15% of the world's population (WHO 2011). In many countries, PWDs are more likely to live in poverty compared to their non-disabled counterparts. This disparity is often attributed to factors such as discrimination, lack of access to education and employment opportunities, and inadequate support systems. Furthermore, PWDs in rural areas may face additional challenges, such as inadequate infrastructure, limited access to services, and social stigma, which can exacerbate their vulnerability to poverty and marginalization.

Governments and international organizations have implemented various programs to address poverty and support vulnerable populations, including PWDs. In sub-Saharan Africa, social protection programs have gained prominence as a means to reduce poverty and promote social inclusion (Devereux & Sabates-Wheeler, 2004). These programs often include cash transfers, in-kind support, and access to essential services (Barrientos, 2013). Ghana, like many other countries in the region, has adopted social protection initiatives to support its most vulnerable citizens (Handa et al., 2018). In 2008, the government implemented the Livelihood Empowerment

Against Poverty (LEAP) program, a social cash transfer initiative aimed at providing financial support to extremely poor households, including those with PWDs (Handa et al., 2018). The program seeks to alleviate poverty and improve the living conditions of beneficiaries. The Bosomtwe District Assembly (BDA) in Ghana is one of the areas where the LEAP program has been implemented to support PWDs. Furthermore, the debate as to whether cash transfers alone are sufficient to address the complex needs of PWDs is largely unexplored in the Ghanaian context. Consequently, this research employs a qualitative case study approach to assess the effectiveness of the LEAP program in empowering PWDs in the Bosomtwe District. The study aims to examine the impact of the program on the livelihoods of PWDs, identify the challenges they face in accessing and benefiting from the program.

1.2 Statement of The Problem

The Livelihood Empowerment Against Poverty (LEAP) program, introduced by the government of Ghana in 2008, is a social cash transfer initiative designed to alleviate poverty and improve the living conditions of vulnerable populations, including Persons with Disabilities (PWDs) (Ministry of Gender, Children and Social Protection, 2013). The program provides bi-monthly cash transfers to extremely poor households, with the aim of reducing poverty, promoting human capital development, and enhancing social inclusion (Handa et al., 2014). LEAP targets various vulnerable groups, such as orphans and vulnerable children, the elderly, and PWDs (Agbaam & Dinbabo, 2014).

While the LEAP program has been implemented in various regions across Ghana, there is a fundamental debate about whether a cash transfer approach is the most appropriate way to provide social protection for PWDs, particularly those residing in rural areas. Some argue that cash transfers alone may not be sufficient to address the complex needs of PWDs and that more directed social work interventions, which require human resources, may be necessary (Devereux

& White, 2010). This debate is closely linked to the perceived adequacy of the cash transfers in meeting the income needs of PWD beneficiaries, which is a crucial aspect of the LEAP program's effectiveness. Previous studies have shown that the amount of cash transfers can significantly influence the impact of such programs on poverty reduction (Handa et al., 2014). However, there is limited understanding of how PWD beneficiaries in the district perceive the sufficiency of LEAP cash in addressing their income requirements, and whether they believe that additional social work interventions are necessary to complement the cash transfers in meeting their complex needs. Furthermore, while the LEAP program aims to improve various aspects of beneficiaries' lives, such as food security, healthcare access, education access, and housing quality (Agbaam & Dinbabo, 2014), there is a paucity of research examining the program's impact on these specific domains for PWD beneficiaries in the district. Understanding how LEAP enrolment has affected these critical areas of well-being for PWDs in rural settings is essential for assessing the program's effectiveness and identifying potential gaps in support. Moreover, PWD beneficiaries may encounter challenges when trying to access LEAP cash in the district. These challenges can stem from various factors, such as inadequate infrastructure, limited accessibility, and social stigma (Naami, 2015). Identifying and understanding the reasons behind these challenges is crucial for developing strategies to improve the program's accessibility and delivery to PWDs in rural areas.

Addressing these knowledge gaps is essential for informing policy decisions and enhancing the effectiveness of the LEAP program in supporting PWDs in rural settings. By examining the perceptions of PWD beneficiaries in the district regarding the adequacy of LEAP cash transfers, the program's impact on key well-being indicators, and the challenges encountered in accessing LEAP cash, this study aims to contribute to the broader debate on the appropriateness of cash transfer approaches versus more directed social work interventions for social protection of PWDs in rural settings. The findings can contribute to the design and implementation of more

inclusive and effective poverty alleviation strategies for PWDs in Ghana and other developing countries.

1.3 Research Questions

The study will address the following research questions:

1. How do PWD beneficiaries experience challenges in accessing LEAP benefits in the Bosomtwe District?
2. How have societal perspectives regarding disability in the Bosomtwe District improved since the district's inception of the LEAP program? Do the beneficiaries recognize less stigma in the communities in relation to decision-making?
3. How has LEAP enrolment impacted food security, healthcare access, education access, and housing quality for PWD beneficiaries in the Bosomtwe District?

1.4 Research Objectives

The primary objective of this study is to assess the effectiveness of the Livelihood Empowerment Against Poverty (LEAP) program on the livelihoods of Persons with Disabilities (PWDs) in the Bosomtwe District Assembly (BDA) of Ghana. Specifically, the study aims to:

1. Explore the challenges faced by PWD beneficiaries in accessing LEAP benefits in the Bosomtwe District.
2. Examine the perceptions of PWD beneficiaries regarding the LEAP program in meeting their needs in the Bosomtwe District.
3. Evaluate the impact of LEAP enrolment on key well-being indicators, including food security, healthcare access, education access, and housing quality, for PWD beneficiaries in the Bosomtwe District.

1.5 Significance of the Study

This study holds significant importance in several aspects. Firstly, it will contribute to the limited body of knowledge on the effectiveness of social protection programs, specifically the LEAP program, in addressing the unique needs and challenges faced by PWDs in rural areas of Ghana. By examining the perceptions of PWD beneficiaries regarding the adequacy of cash transfers and the program's impact on key well-being indicators, the study will provide valuable insights for policymakers and program implementers to enhance the design and delivery of such initiatives. Secondly, the study will shed light on the barriers and challenges encountered by PWD beneficiaries in accessing LEAP cash transfers in rural settings. Understanding these challenges is crucial for developing strategies to improve the accessibility and inclusiveness of social protection programs for PWDs, ensuring that they can fully benefit from such initiatives. Furthermore, the findings of this study can inform policy decisions and interventions aimed at promoting the social and economic inclusion of PWDs in Ghana. By highlighting the strengths and limitations of the LEAP program in supporting PWDs, the study can contribute to the development of more comprehensive and tailored approaches to addressing poverty and marginalization among this vulnerable population.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This present chapter presents discourses in three main areas, namely: the conceptual, theoretical, and empirical reviews. The conceptual review presents discourse on the concepts of poverty, livelihood, and empowerment from a social development perspective. The next section – theoretical review – presents discourse on the two theories applied in the study, namely: the Capability Approach and Human Rights Approach. The last section – empirical review – presents discourses based on the objectives of the study. Hence, the section reviews literature on the perception of the LEAP programme on PWDs. It also considers literature on the impact of LEAP on key wellbeing indicators such as food security, health care access, education, and housing quality. The section also explores literature on the challenges that PWDs face in accessing LEAP benefits. Finally, the chapter concludes with a conceptual framework that not only explains the concepts in the study but also establishes the relationships between the key concepts and variables.

2.2 Conceptual Review

2.2.1 Poverty as a Concept

Poverty, a multidimensional concept, extends beyond economic measures. This section explores the concept of poverty from generic and disability perspectives, focusing on literature skewed towards disability.

The UK government argued that poverty is "both a cause and consequence of disability" (DFID, 2000, p. 2), affecting an individual's entire being. McClain-Nhlapo (2007) defined poverty as vulnerability, powerlessness, and exposure to risks and shocks, adding that it connotes a lack of private assets and access to services.

Eide and Ingstad (2011) described poverty as a lack of opportunities, feeling unempowered, and a state of insecurity. They introduced three dimensions of poverty: absolute (global measurement), overall (various forms like malnutrition and lack of access to services), and relative (poor standard of living compared to society). However, other scholars suggest four dimensions: resources, opportunities and choice, power and voice, and human security (SIDA, 2017; Gurría, 2019).

Mitra, Posarac, and Vick (2011) emphasized considering both monetary and non-monetary aspects, such as living conditions and disability, in defining poverty. Groce et al. (2011) acknowledged that poverty exacerbates the living conditions of individuals with disabilities, while disability contributes to abject poverty.

Pinilla-Roncancio (2015) defined poverty as a lack of basic needs and the inability to avoid premature mortality, creating a vicious cycle that deepens poor living conditions. Brucker et al. (2015) highlighted the disparities in affording healthy meals between persons with and without disabilities in developed countries, with statistics showing that persons with disabilities (PWDs) are twice as likely to be unable to afford healthy meals every second day compared to their non-disabled counterparts.

Recent debates focus on poverty measurements, particularly for PWDs. Banks (2020) argued that poverty and disability reinforce each other and criticized the economic approach for failing to account for the "extra cost of disability" among households. Pinilla-Roncancio and Alkire (2021) added that this approach fails to account for the additional costs needed to raise PWDs to the same standard of living as others. Asuman, Ackah, and Agyire-Tettey (2021) found that in Ghana, the additional cost of living for households with a disabled member was 26% of annual household consumption expenditures, increasing the incidence of poverty from 38.5% to 52.9%.

Schneider and Suich (2021) argued that scholars have failed to capture the depth of social inclusion in conceptualizing and measuring poverty. Hall (2009) sets a tone for what social inclusion should be in relation to conceptualizing and measuring poverty, stating that it should

include a sense of belonging, active participation in activities, and the ability to maintain reciprocal social relationships. Ikäheimo (2009) also mentioned institutional status (the state's obligations to PWDs, such as being considered a human being and having access to education, health, and other social amenities) and interpersonal status (being respected by others in society, being regarded as a person, and the ability to claim happiness) as features of social inclusion. These forms of inclusion, according to Schneider and Suich (2021), have been ignored in the definition and measurement of poverty, creating a gap in the implementation of policies and programs aimed at alleviating poverty that includes PWDs. Furthermore, Bhattarai and Smedema (2023) added that aside from the economic component applied in measuring poverty, one of the causal factors that subjects PWDs to poverty is the negative attitudes of the general population, resulting in marginalization, exclusion, neglect, and a deficit in the belonging needs of PWDs.

In conclusion, there is a significant relationship between poverty and disability, and PWDs are more vulnerable in society. Defining poverty holistically, considering all categories of individuals, is crucial for shaping views and driving policy formulation and implementation. A comprehensive definition of poverty that encompasses both monetary and non-monetary aspects, as well as the social inclusion of PWDs, is essential for developing effective strategies to alleviate poverty and promote the well-being of all individuals in society

2.2.2 Livelihood as a Concept

The concept of livelihood can be defined as the means by which people make a living and provide for their basic needs. Academics, policymakers, and organizations such as the United Nations (UN) and International Labour Office (ILO) have considered broader conceptualizations of livelihood. Matiwane and Matiwane (2023) trace the history of the concept, stating that it was proposed by the Commission of Brundtland on Environment and Development during a 1992 UN conference. Livelihood comprises assets, capabilities, and activities, with assets including tangible items like food, livestock, land, trees, and equipment, as well as intangible elements such as education, health services, information, and employment opportunities.

Nur, Mu'in, and Hamsidar (2023) depart from a gendered and religious perspective, noting that livelihood has been considered solely a male domain in some parts of the world, particularly in Islamic settings. This notion limits the number of assets a household can have to raise their standard of living. The authors argue that gender bias should be eliminated in the conceptualization of livelihood.

Manlosa (2022) views livelihood from a rural development perspective, seeing it as a set of activities and practices where environmental and social factors combined for the survival and well-being of individuals. The author acknowledges the importance of capabilities and assets, and emphasizes the role of agency in understanding livelihood, particularly in relation to social factors and intangible assets.

Stienstra and Lee (2019) note that agency is diminished when considering disability and its relation to livelihood, as situational factors may limit agency despite capabilities. The authors argue that livelihood goes beyond securing basic needs; it informs how individuals plan and shape their lives. Employment and access to basic social services play a critical role in livelihoods, with jobs being the main source of income for most people.

Subsequent studies suggest that livelihood may be considered a cyclical activity (Khan et al., 2020), with various factors such as political, social, natural, and economic resources influencing employment opportunities. Livelihood must be seen as sustainable, particularly in the context of poverty alleviation. Scholars argue that livelihoods must be geared towards ensuring survival during shocks and stresses (Acharya, 2006; Scoones, 2009; ILO, 2015; Zhang et al., 2019). Baffoe and Matsuda (2017) outline prerequisites for sustainable livelihoods, including economic viability, adequate and diverse asset endowment, minimal vulnerability to shocks, and harmony with the natural environment.

In all, the conceptualization of livelihood should be perceived not only as a means to an end but also as an end in itself, as it goes beyond economic benefits and is part of human rights, dignity,

and well-being. One's livelihood becomes a part of lifetime fulfillment, not just a way to sustain life.

2.2.3 Empowerment as a Concept

Perhaps when we consider related concepts like agency and the social system, empowerment can be seen as a two-way concept in terms of human development. This is because there are factors that can push an individual to reach personal goals and there are other factors – external – that an individual may need to reach their goals. The question that these related concepts pose is how an individual is empowered for development. One writer, Jo Rowlands (1997) in her book on “Questioning Empowerment: Working with Women in Honduras” underscored that:

“Unless empowerment is given a more concrete meaning, it can be ignored, or used to obscure, confuse or divert debates. The failure to define and explore the practical details of how empowerment can be achieved considerably weakens the value of the concept as a tool for analysis or as part of a strategy for change” (Rowlands, 1997).

Burke et al. (2024) agrees with Rowlands and stated that empowerment is a multidimensional concept and is even more challenging to measure because of the nature of the outcomes – “not always directly observable” (p. 1). Regardless of the above position, the authors argued that empowerment should be seen as process and a multidimensional outcome. Previous research by Zhang et al. (2023) corroborates the idea that empowerment is a process that produces outcomes. Empowerment as a process and outcome is what Biyanzah, Khusna and Margatot (2024) described in their study of HIV patients. Empowerment here can be referred to as a source of power that an individual both possesses and can be given through social relations to bring about change. The authors indicated that this form of change is behavioral. Burke et al. (2024) concluded by stating that empowerment should be measured based on specific populations as the concept may apply differently to different populations.

Subsequent study by Noordink et al. (2024) offer examples of specific definitions of empowerment when they explored psychological empowerment from a social work perspective. Of course, Noordink et al. (2024) highlight other forms empowerment such as economic empowerment, gender empowerment which relates more to women, organizational empowerment and community empowerment. Be that as it may, Raj et al. (2024) offers a more direct definition of empowerment – a means through which people make choices and rely on available opportunities and resources to reach their goals. For Halvorsen et al. (2020) empowerment is embedded in social action and geared towards increasing the power of marginalized groups. Empowerment from here is seen as a way of giving a voice and recognition to an oppressed group. It also means acknowledging differences, capabilities and strengths of individuals and groups, and allowing for their participation in social activities.

Furthermore, Maiorano et al. (2021) defined the concept of empowerment as a process and also the outcomes of the process changing power relations of individuals and groups in society. In other words, empowerment is ensuring that power is not attributed to group or individual. This of course includes the distribution of resources, political power and any other form of power that makes one party superior to others. Coy et al. (2021) makes an emphatic addition to the conceptualization of empowerment. The authors mentioned that the process under empowerment is more fluid and ever-changing. It herein stands that empowerment is not static; it is affected by time, space, culture and even the people for which it is initiated.

It can be concluded that empowerment is for individuals and groups alike. It is a rather fluid variable that is ever-changing. Whether for an individual or for a community, empowerment should be geared towards bringing about positive change. It also implies that negative actions or existing actions that do not initiate change must be eliminated to allow for the development of the people. Moreover, it is crucial to recognize the close relationship between agency and empowerment, as highlighted by scholars such as Naila Kabeer from a feminist perspective. Agency, which refers to an individual's ability to make strategic life choices and act upon them,

is a fundamental component of empowerment. Empowerment, in this sense, is not only about providing resources or opportunities but also about enhancing individuals' capacity to exercise their agency and making meaningful choices that shape their lives and communities

2.2.4 Disability as a Concept

Kollařaj et al. (2023) noted the difficulty in implementing help for PWDs due to the lack of consensus in defining the concept, which is considered contentious, multifaceted, and complex. The World Health Organization (WHO) defines disabled persons as individuals who are "unable, partly or wholly, to ensure by themselves the necessities of a normal individual and social life, as a result of a deficiency, either congenital or not, in their physical and/or mental capabilities" (WHO, 2002). This definition reveals that disability can be partial or complete, resulting from innate or acquired deficiencies (Tallman and Hoffman, 2017).

However, the WHO's definition lacks certain forms of disability, which are covered by the Convention on the Rights of PWD's definition: "persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments, for whom interactions with various barriers may hinder their full and effective participation in society on an equal basis with others" (European Commission, 2021, p. 3). Forstner (2022) further defines disability as a form of "social oppression" (p. 540), emphasizing how it excludes individuals from full participation in social activities.

Snipstad (2022) argued that disability is accompanied by two related concepts – vulnerability and dependency. PWDs are vulnerable in all forms, as described by Jacki Scully: "Vulnerability is strongly associated with qualities such as immaturity, weakness, helplessness, passivity, victimhood, and humiliation; moreover, it can specifically entail being unusually open to manipulation and exploitation by others, more powerful, knowledgeable, or unscrupulous people" (Scully, 2014, p. 210 cited in Mackenzie, Rogers and Dodds, 2014). PWDs are also dependent on the abilities and resources of others, even if they are wealthy (Snipstad, 2022).

Su and Saglam (2020) offer a similar definition of disability, emphasizing the biological aspect and the social and cultural context of the individual. Jenkins and Kim Webster (2021) describe disability as a constructionist definition, stating that "disability is a matter of exclusionary social treatment..." (p. 730), pushing for the rights of PWDs. Babik and Gardner (2021) mentioned that attitudes towards disability vary, with people with multiple disabilities experiencing more forms of abuse than those with a single form of disability.

In conclusion, it is critical to consider the conceptualization of disability, especially within developing economies, to shape and inform attitudes, policies, and programs directed towards helping PWDs. A one-sided conceptualization will limit the forms of policies developed to assist these individuals.

Cash Transfer

Cash transfers are direct monetary payments provided to individuals or households as part of social protection programs, coming in two main forms: conditional (CCTs) and unconditional (UCTs) transfers (Bastagli et al., 2016). CCTs require recipients to meet specific conditions like ensuring children's school attendance or regular health check-ups, while UCTs are provided without such requirements (Davis et al., 2016). The effectiveness of cash transfers has been well-documented across multiple dimensions. Economically, they directly reduce poverty by increasing household income, enabling better food security and consumption smoothing (Banerjee et al., 2017). Evidence shows they often lead to investments in productive assets and small business development (Handa et al., 2018). Socially, cash transfers improve education outcomes through increased school enrollment and attendance, enhance health outcomes via better healthcare utilization and nutrition, and strengthen social capital within communities (Baird et al., 2019). Implementation involves careful consideration of targeting mechanisms (such as means testing or geographical targeting), payment systems (including digital payments or physical distribution), and transfer amounts. (Roelen et al., 2017). Key challenges include ensuring

targeting accuracy, maintaining reliable payment systems, and securing sustainable funding (Roelen et al., 2017). Recent innovations focus on digital solutions for payment and monitoring, while future directions include exploring universal basic income concepts and enhancing climate resilience through targeted support programs (Gentilini et al., 2020). Additionally, research has shown that cash transfers can have multiplicative effects within local economies, stimulating market activity and generating positive spillover effects for non-recipient households (Handa et al., 2018; Thome et al., 2016).

Summary of Conceptual Review

The concepts of poverty, livelihood, disability, empowerment, and cash transfers are intricately intertwined, with poverty and disability being mutually reinforcing factors that can trap Persons with Disabilities (PWDs) in a cycle of powerlessness and deprivation. Disability can exacerbate poverty due to limited opportunities, additional costs, and societal barriers, while poverty can worsen or even cause disability through lack of access to essential resources. Cash transfers emerge as a crucial intervention tool, providing direct financial support to help PWDs meet their basic needs and cover disability-related expenses. These conditional cash transfers can serve as a stepping stone toward breaking the poverty-disability cycle by providing regular, predictable income support. Livelihood is closely linked to these concepts, as PWDs often face significant hindrances to employment and income generation, further perpetuating their disadvantaged position. Empowerment, which is closely related to agency, emerges as a key factor in breaking this cycle and improving the lives of PWDs. It involves enhancing individuals' capacity to make strategic life choices and act upon them, enabling PWDs to gain the knowledge, skills, and confidence to advocate for their rights, actively participate in society, and make informed decisions that improve their livelihood options and overall well-being. Empowerment initiatives should be tailored to the specific needs and contexts of PWDs, recognizing the diverse forms of disability and the unique challenges faced by individuals and communities. Moreover,

empowerment is about challenging existing power relations and societal barriers that constrain PWDs' agency and hinder their full participation in society.

2.1 Livelihood Empowerment Against Poverty (LEAP): Conditionalities

Livelihood Empowerment Against Poverty (LEAP), implemented under the Ministry of Gender, Children and Social Protection in Ghana, is a multifaceted cash transfer program designed to provide financial support to the country's most vulnerable populations. This initiative aims to alleviate poverty, enhance social inclusion, and promote human capital development among extremely poor individuals and families facing various challenges. The cash transfer has conditions that are supposed to be met, before one can benefit. These conditions are;

1. Elderly people aged 65 and above without productive capacity or regular remittance
2. Individuals with chronic disabilities
3. Orphans and vulnerable children
4. Pregnant women and lactating mothers with babies under the age of 2 years (known as LEAP 1000)

LEAP recognizes that people living with chronic disabilities face unique challenges that often lead to or exacerbate poverty. These individuals may experience:

- a) Limited employment opportunities: Due to physical or mental impairments, many people with chronic disabilities struggle to find and maintain steady employment, resulting in financial instability (World Health Organization 2011).
- b) Increased healthcare costs: Chronic disabilities often require ongoing medical care, medications, and assistive devices, which can be a significant financial burden (Mitra et al., 2017).
- c) Accessibility barriers: Many disabled individuals face challenges in accessing education, public spaces, and services due to inadequate infrastructure, potentially limiting their social and economic participation

d) Stigma and discrimination: Societal attitudes towards disability can lead to social exclusion and reduced opportunities for personal and professional growth.

e) Caregiver dependency: Some individuals with severe disabilities may require full-time care, which can strain family resources and limit the earning potential of caregivers.

Table 2.1: Amount paid to beneficiaries Bi-monthly

Number of beneficiaries in the household	The amount received by GH Cedis as of (September 2024)	Equivalent in US dollars (1\$= 16 Ghana Cedis) (November 2024)
One beneficiary	512.00	\$31.76
Two beneficiaries	603.00	\$37.34
Three beneficiaries	704.00	\$43.59
Four or more beneficiaries	848.00	\$52.51

Source: Social Welfare Department, Ghana (2024)

The Ghana Statistical Service (2010) establishes a poverty line based on consumption expenditure, updated with each Ghana Living Standards Survey (GLSS). The GLSS7 (2016) provided a national poverty line of approximately GHS 11.00 per person per day. Adjusting for inflation between 2016 and 2023, using Ghana's cumulative inflation rate of approximately 264%, the adjusted poverty line would be approximately GHS 40.04 per person per day in 2023, translating to GHS 1,201.20 per person per month. However, examining the practical implications of this poverty line reveals important contextual considerations. In the Bosomtwe District, basic living expenses in 2023 include: rent for a single room averaging GHS 150-200 per month, daily food costs of approximately GHS 30-40 per person for three basic meals (GHS 900-1,200 monthly), and additional essential expenses such as utilities (GHS 100-150), transportation (GHS 200-300), and healthcare (varying costs). These basic necessities alone could exceed GHS 1,500 per month, suggesting that even the inflation-adjusted poverty line may underestimate the actual cost of meeting basic needs.

LEAP benefits are paid bi-monthly (every two months), with the following monthly calculations: a single beneficiary receives GHS 512 bi-monthly, which equals GHS 256 per month; two beneficiaries receive GHS 608 bi-monthly, equaling GHS 304 per month; three beneficiaries receive GHS 704 bi-monthly, equaling GHS 352 per month; and four or more beneficiaries receive GHS 848 bi-monthly, equaling GHS 424 per month.

When comparing these monthly per-person benefits to both the inflation-adjusted poverty line and actual living costs, the analysis reveals concerning gaps in coverage. A single beneficiary household receives GHS 256, representing only 21.3% of the inflation-adjusted poverty line and approximately 17% of estimated basic monthly expenses. In households with two beneficiaries, each person receives GHS 152, covering just 12.7% of the adjusted poverty line. For households with three beneficiaries, the per-person amount of GHS 117.33 covers only 9.8% of the adjusted poverty line. In households with four or more beneficiaries, each person receives GHS 106 or less, representing 8.8% or less of the adjusted poverty line. These percentages become even more inadequate when compared to actual living costs in the district, highlighting a significant shortfall in the program's ability to meet beneficiaries' basic needs.

2.3 Empirical Review

2.3.1 Perception of PWDs of Social Protection Programmes

Reality is perceived differently by all regarding policy implementation. Good or bad policies are largely determined by the beneficiaries. The LEAP programme was formulated as a social safety net to aid vulnerable groups in the Ghanaian society improve on their living conditions and this includes PWDs (Ministry of Gender, Children and Social Protection, 2013).

In a recent study, the authors reiterated the relationship between poverty and ill health (including living with disability) and how the former seem to worsen the lot especially for PWDs (Yoshino et al., 2023). They sought to explore the views of PWDs on cash transfers as a form of social

protection for vulnerable groups. Relying solely on secondary sources, Yoshino, and colleagues (2023) explored data from 24 different countries of which 17 of these studies were in Africa. The authors found that PWDs perceive cash transfers as not only helpful but also needful. These transfers help them to meet immediate needs and sometimes long-term needs. Previous studies by (Khomaini, 2020) presented a contrariety of the above as the authors found that although cash transfers were perceived as beneficial by PWDs, they however emphasized that such monies were only enough for present needs. The authors found that there was no relationship between cash transfer and future perception of maintaining the same living conditions. This clearly reveals the inadequacy of cash transfers. It also implies that PWDs and their household members expect cash transfers to cover both short-term and long-term needs. The above is buoyed by Abu Alghaib (2018) who found in a study that cash transfers are perceived by PWDs in Palestine as not enough to sustain their wellbeing.

Arguably, the sustainability of cash transfers as a social protection programme for poor and vulnerable groups have been questioned. Handa et al. (2018) comb out evidence to refute such claims especially in developing countries. Their study evaluates cash transfer programmes in 7 sub-Saharan African countries including Ghana. They found evidence to reject one of such notions that cash transfers are not sustainable. Other scholars have similarly found that social protection programmes such as the cash transfer have been sustainable since their implementation (Peterman, Yablonski and Daidone, 2017; Handa, Otchere and Sirma, 2022; Manley, Alderman, and Gentilini, 2022). It should be remembered that social protection programmes and poverty reduction strategies are processes and require time for successful outcomes.

When we stay on the perception of PWDs of cash transfer programmes, subsequent studies by Silverstein et al. (2024) have indicated that in Malawi and Zambia, cash transfers for households with PWDs were perceived as vital. In addition, their findings demonstrated that PWDs increased the expenditure of the household. Thus, cash transfers contributed more to reducing the burden

of the household. Further studies by Abdille and Mbataru (2019) showed that PWDs and their household members perceived cash transfer as assistive. Their findings indicated that there was a positive and significant relationship between cash transfer and the economic wellbeing of PWDs. The household heads acknowledged how such cash transfers assisted the entire household in caring for PWDs.

Be that as it may, cash transfer programmes seem to reign within the field of economics. These programmes somewhat defeat the ideas of others (Sen and Nussbaum) who propose that human development should not be considered solely from an economic perspective as in the above theories. The question that yet remains is, beyond money, what can be done to help poor individuals such as PWDs to increase their standard of living.

2.3.2 Social Protection Programmes

Wellbeing is a subjective concept and what constitutes wellbeing may differ among individuals based on context and economic status. When we however consider wellbeing from Ghana's LEAP programme, it stands for consumption and nutrition, access to health care, education and welfare including livelihood. These key wellbeing indicators are not only evident in Ghana's programme, but these indicators have also been identified in similar programmes across sub-Saharan Africa, Asia and other parts of the world (Handa et al., 2018; Yoshino et al., 2023).

Cash transfer programmes have been considered to have a significant impact on the lives of beneficiaries including PWDs. Financial relief is a major impact on cash transfer programmes. Curiously, such relief is experienced by household heads and not only the beneficiaries. In Pereira et al. (2023), the authors found that LEAP beneficiaries were given money to provide basic needs such as food and water for themselves and for their dependents including PWDs. Yoshino et al. (2023) similarly found in their study that cash transfer programmes granted vulnerable groups such as PWDs access to food, health care and investment into a livelihood (increase productive capacity). Oduenyi, Ordu and Okoli (2019) explored cash transfer programme in Nigeria and

found that cash transfer is helpful and especially for poor pregnant women. Aside of the money they receive, these women also had free access to medication and other basic health supply.

Khomaini (2019) found in a study of cash transfer programme in Indonesia. The researcher employed secondary data using the Indonesia Family Life Survey from 2007 – 2015. The author found that there was a negative relationship between cash transfer and impact on general wellbeing. It implied that in Indonesia, the programme was considered to have no benefits to its beneficiaries. However, subsequent studies have also proven that most cash transfer programmes are social protection programmes for vulnerable groups in society and as such hold promises of significant benefits to recipients (Peterman, Yablonski and Daidone, 2017; Handa et al., 2018). Additionally, it is evident in research that cash transfer programmes would have no impact if it was poorly implemented (Kirera, 2012; Peterman, Yablonski and Daidone, 2017).

Further studies on the impact of cash transfer programmes show that cash transfer programmes have significant impact on the nutrition and education of children (Manley, Alderman and Gentilini, 2022). The authors relied on secondary data and used contexts such as sub-Saharan Africa, Latin America, South Asia, and East Asia. The study further revealed that the programmes reduced diarrhoea incidence and increased the weight of children. This is in tandem with the ideas of Dittoh (2016) who indicated in a study that LEAP in Ghana has created avenues of livelihood for beneficiaries. The monies received were invested in trading or farming activities, making them independent and empowered to enhance their living standard.

2.3.3 Challenges Faced by PWDs in Accessing LEAP Benefits

Programmes aimed at poverty reduction, alleviation or eradication have been riddled with problems from the policy formulation to its implementation. Thus, the programme will be effective or otherwise if its implementation is poor. In Chad, it was found that although the cash transfer programmes were impactful, it also faced challenges such as social costs (Della Guardia, Lake and Schnitzer, 2022). Using qualitative methods, the researchers gathered data from 102 participants and found that non-cash transfer participants felt the programme was biased as they

were not included. Recipients of the programme therefore faced what was described by the authors as “punitive and economic costs” as a result of the programme. This implied that the programme created social tension between recipients and non-recipients. It is what Ladhani and Sitter (2020) described in their study as the problem of paternalism in cash transfer programme. Paternalism here refers to the deciding power of the state and determining who is the “deserving poor” and who is not (p. 30). The authors further described it as a narrow targeting and conditioning eligibility.

Additionally, a number of studies have also indicated that cash transfer programmes have been described as inadequate (Dittoh, 2016; Khomaini, 2019; Yoshino et al., 2023). Perhaps this notion reveals the of cash transfer. The researcher found that financial infrastructure and poor failure of economic perspective on human development. Other approaches have to be employed for human development. Other studies by Gronbach (2020) explored the payment modalities of cash transfer programmes. In most sub-Saharan African countries, these transfers were done manually by handing the money physically to beneficiaries. The author therefore sought to explore the digitization administration hindered digitization efforts. Not only so, (Nugroho et al., 2021) found in their study of cash transfer in Indonesia that, such programmes failed to target the right persons and hence the need for digitization in the space. Further researchers found that cash transfer programmes have failed because of the lack of complementary programmes which could further reduce poverty among vulnerable groups.

Further studies highlighted that cash transfer programmes have enjoyed some successes in the past but currently, they cannot be deemed to have long-term benefits on their beneficiaries (Ladhani and Sitter, 2020). The authors maintained that this challenge is because cash transfer programmes fail to consider systems and structures that seem to prolong poverty, hence making it a programme only for the short-term. Furthermore, a study in Kenya also indicated favoritism which hampered the progress of cash transfer programmes (Chepngeno-Langat et al., 2023). The authors found that individuals who implemented the programme favored their relatives which

affected the targeting criteria. There was also the issue of inappropriate disbursing of monies where more cash was assigned to relatives and family members.

2.4 Theoretical Review

2.4.1 Capability Approach

The Capability Approach has traces in ideas of Aristotle, Karl Marx, Adam Smith and other theorists. The capability approach has been championed by Amartya Sen and Martha Nussbaum (Robeyns and Byskov, 2023). The basic assumption holds that for people to have freedom to attain wellbeing, the matter should be about what individuals can do and be (Sen, 1979). It is about "doings" and "being" what Sen described as capabilities. (Robeyns and Byskov, 2023, p. 2).

The capabilities approach started as a critique to three types of equality: utilitarian equality, total utility equality, and Rawlsian equality as proposed by John Rawls. Sen (1979) mentioned that these forms have limitations, adding that these types fail in different ways and cannot serve as a theory to explain wellbeing. Soares Junior and Kuwahara (2023) stated that the true intent of the approach is to evaluate wellbeing of individuals, social policy designs, social arrangements, and proposals for social change. The capability approach proposes what people can do and become in relation to their development. Robeyns and Byskov (2023) say the capability approach is an approach, not a theory and cannot explain inequality, poverty, or wellbeing. As Sen proposed, no single theory can explain wellbeing, not even his capability approach. Robeyns and Byskov (2023) maintained that the capability approach must be applied with other theories to explain or evaluate social policies.

A fundamental argument for the capability approach rejects the narrow view of economic roads taken to reach human development within economics, international development, and development finance (Abreu, Comim and Jones, 2023). Sen proposed that income alone should not be the only metric for assessing human development and social wellbeing. All factors,

including resources must be considered in evaluating human development. The capability approach calls for evaluating wellbeing using individual social characteristics, environmental and personal characteristics (Parey, 2021; Luo, 2023). Abreu and colleagues (2023) indicated that the capability approach is based on individualism, where development reaches each individual. Thus, development policies should be considered for each individual and not evaluated based on society as a whole. It is in what Martha Nussbaum described:

"... the account we search for should preserve liberties and opportunities for each and every person, taken one by one, respecting each of them as an end, rather than simply as the agent or supporter of the ends of others." (Nussbaum, 2000 cited in Abreu, Comim and Jones 2023, p. 3).

Thus, the capability approach concerns the freedoms of people to do what they can and be what they can. Sen proposes that people should be granted opportunities and hindrances to their abilities removed (Dittoh, 2016). This implies equality in sharing resources for human development. Policies aimed at development should not favor one group and limit another. Agency cannot be dismissed in analyzing the capability approach. People's will and ability to set goals is essential in the capability approach (Dano, 2024). Individuals participate in social activities that can have valuable functioning first for themselves and then others. This valuable functioning for themselves is what Nussbaum has been pushing for (Abreu, Comim and Jones, 2023). One's capabilities should first elevate one's standard of living and then others'. Because no one can function in all social activities, the functioning of one individual will have moral significance to serve others' needs (Nahmias-Biran and Shifan, 2020; Pijpers et al., 2024).

The capabilities approach applies to this study as it explains how LEAP helps vulnerable groups such as PWDs escape poverty. The approach underscores the special needs of PWDs to achieve the same survival level as abled people. The approach reveals how societal structures can hinder PWDs' development. Moreover, it identifies how LEAP recognizes PWDs' needs and creates opportunities for a good life.

Studies that draw on inspiration from the capability approach include (Maki-Opas,2022; Manlosa, 2022; Abreu, Comim and Jones,2023; Luo,2023; Matiwane and Matiwane,2023; Nur, Mu'in and Hamsidar,2023; Dano,2024). The Capability Approach (CA) has been extensively applied to understand and address disability issues, offering valuable insights into supporting Persons with Disabilities (PWDs). Research by Trani et al. (2018) in Morocco and Tunisia demonstrated how disability represents a deprivation of capabilities, affected by multiple social, economic, and environmental factors. Mitra's (2017) work established a theoretical framework linking health conditions with personal and environmental factors, advocating for comprehensive disability support beyond medical interventions. Morris (2017) expanded CA's application to disability policy, emphasizing the importance of both individual agency and structural barriers. These studies collectively establish CA as a valuable tool for understanding disability through the lens of individual-society interactions.

2.4.2 Human Rights-Based Approach

The human rights approach, as is rightly called is an approach that stands on the shoulders of human rights. While there are no major proponents of the approach, the United Nations has been identified as one of the major influencers of the approach. In 2003, scholars such as Mary Robinson, a former UN High Commission on Human Rights, Philip Alston, and Paul Hunt have been named as major contributors and for the development of the approach (Noh, 2022). The basic assumption of the approach holds that, the norms, values, and principles enshrined in the universal human rights are applied in the formulation of policies, programmes, and processes of development (Bagade et al., 2022; Noh, 2022).

The human rights-based approach as a framework seeks to address the inequalities associated with development. This meant the redress of all discriminatory practices and unequal methods applied in the distribution of resources and power for development (Prabhakaran et al., 2022). The result of such redress is to ensure that none is left behind, neither are their pockets of development where one part of a territory is developed, and other parts stay or remain

undeveloped. Wewerinke-Singh (2022) is maintained that human rights towards development is not to be considered simply by identifying deprivations of individuals but should also consider the responsibilities of actors who have to ensure that marginalized groups enjoy equal rights as others. De Schutter (2021) added that this rights-based approach should be considered a rights and obligation affair where the people are empowered to claim what is rightfully theirs and as well hold development actors accountable for actions that have to be taken.

Scholars has indicated that the human rights approach is hinged on three key principles namely, participation, equality and non-discrimination, and accountability (Al-Mahaidi, 2021; De Schutter, 2021; Rodríguez-Gómez, 2021; Borchgrevink, 2022). Participation requires active, free and informed involvement of people at all stages of development. This according to De Schutter (2021) is more likely to render the policy and programme more effective than otherwise. In addition, this participation should either be full; neither marginal nor fragmented. It should involve all people regardless of their status in society (Mcmurry and O'Sullivan, 2022). Equality and non-discrimination are concerned with ensuring that all persons not willfully treated because they belong to a certain social group or economic status as enshrined in the Covenant on Economic, Social and Cultural Rights (CESCR). Social group and economic status are alongside discriminatory factors such as sex, race, colour, religion or language (De Schutter, 2021). The last key principle is accountability which (Rodríguez-Gómez, 2021) described as an obligation of a State to its citizens and not as a voluntary act. This is because such obligations are framed within the international humans' rights (De Schutter, 2021).

The approach is applicable in this study as within this framework, the rights of PWDs are identified as human as all others. This changes their narrative of development from charity to entitlement. Thus, they can demand and claim what rightfully belongs to them. The approach also acknowledges a non-discriminatory inclusion of PWDs and all other marginalized groups. This implies a full and active participation of PWDs, empowering them to claim their rights. For

this study, the rights-based approach suggests eliminating every form of barrier that hinders PWDs to enjoy their rights to life and other benefits such as the economic benefits of LEAP.

2.5 Conceptual Framework

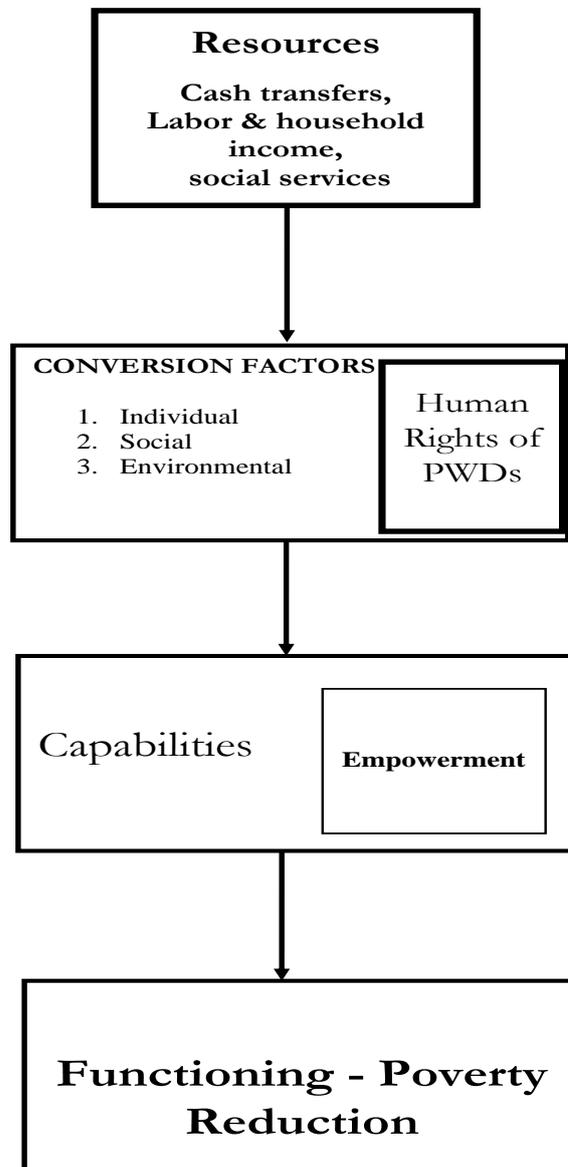


Figure 2.1: A conceptual framework of cash transfer programme (LEAP) for PWDs

Source: Author's own construct (2024)

The framework reveals the process of how individuals achieve well-being and flourishing through a sequence of interrelated components. It begins with resources, which include cash transfers, labor and household income, and social services. These fundamental resources are then transformed through individual, social, and environmental conversion factors. Individual conversion factors include physical limitations such as mobility constraints that affect a person's ability to collect cash transfers or participate in economic activities. Social conversion factors encompass societal attitudes and barriers, such as the stigma associated with dependency on cash transfers or community prejudices about PWDs receiving 'free' money. Economic conversion factors involve challenges like the mismatch between PWDs' human capital and the income-earning activities they can realistically perform in their context. These conversion factors act as crucial mechanisms that help people transform their basic resources into actual capabilities. In this framework, human rights, particularly those of Persons with Disabilities (PWDs), are positioned as critical elements that facilitate the conversion process, helping individuals transform their resources into real opportunities or capabilities. The framework culminates in "Functioning - Poverty Reduction," which represents the actual achievements or outcomes that PwD can realize. This final stage emphasizes not just the reduction of income poverty, but the broader functioning that individuals can achieve - such as being well-nourished, having good health, good education, and Food Security. It recognizes that poverty reduction is ultimately about expanding PwD's ability to function effectively in society and achieve the kind of life they have reason to value.

METHODOLOGY

CHAPTER THREE

3.0 INTRODUCTION

This chapter presents the methodology used in collecting and analysing the data of this study. The chapter begins with the research design, this is followed by the area of study area. The population of the sample is also presented. Subsequently, the sample size, data collection method, data analysis and the ethic governing the research is presented.

3.1 RESEARCH DESIGN

This study employed a qualitative case study approach to gain an in-depth understanding of the effectiveness of the Livelihood Empowerment Against Poverty (LEAP) program in the Bosomtwe District Assembly (BDA) of Ghana on Persons with Disabilities (PWDs). Yin (2009) defines a case study as an empirical inquiry that investigates a phenomenon in its real-life context. In case study research, it involved an in-depth study of a phenomenon. The case study design is suitable for exploring complex phenomena within their real-life contexts, allowing for a detailed examination of the LEAP program's perception, impact, and challenges faced by PWD beneficiaries.

3.2 Area of Study

The Bosomtwe District, located in the central Ashanti Region, Ghana, spans 500 square kilometers and comprises three Area Councils: Kuntanase, Boneso, and Jachie. As of 2021, the district's population stood at 165,180, with a slight female majority (51.3% or 84,752) compared to males (48.7% or 80,428) (GSS, 2021). Notably, 2,755 people, or 2.9% of the population, live with some form of disability (GSS, 2021).

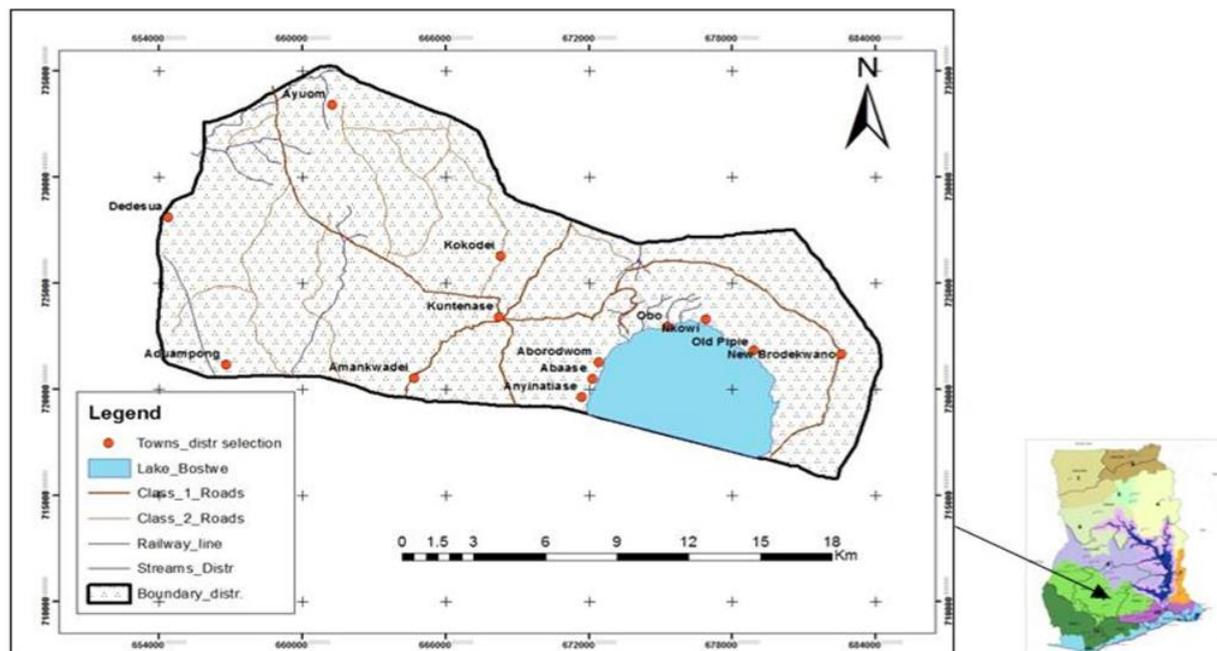


Figure 3.1: Area of Study

Source: Yamba et al (2017)

The district's economy is predominantly service based, employing 62.3% of the workforce aged 15 and above (GSS, 2021). Skilled agriculture and craft-related trades follow, accounting for 21.3% and 16.6% of employment, respectively. Despite a high literacy rate of 83.7% among those aged 6 and older, poverty remains a significant challenge (GSS, 2021). Approximately 16.1% of the population (25,876 individuals) are classified as multidimensionally poor, with an average deprivation share of 43.5%, underscoring the severity of poverty in the area. People with disabilities (PWDs) are significantly represented among the poor population in the district, facing compounded challenges due to their disabilities and economic hardships (GSS, 2021).

To combat these issues, particularly for people with disabilities, the Livelihood Empowerment Against Poverty (LEAP) program was implemented nationwide, including in Bosomtwe District. LEAP aims to provide social protection and enhance the livelihoods of vulnerable populations. However, there is a conspicuous gap in the literature regarding LEAP's effectiveness in Bosomtwe District. This lack of research highlights the urgent need for a comprehensive

evaluation of the program's impact on poverty alleviation and support for people with disabilities within the district's unique socio-economic landscape.

3.3 Population

The target population for this study was Persons with Disabilities (PWDs) who are beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) program. The study population comprised PWD beneficiaries who are currently residing in the district and have been receiving LEAP benefits for at least one year.

3.4 Sampling Techniques

A purposive sampling technique was employed to select information-rich cases that provided in-depth understanding and insights into the experiences and challenges faced by PWD beneficiaries in accessing and benefiting from the LEAP program. This method was used to recruit PWD LEAP beneficiaries and PWDs who are not in the program across the main disability types (visual, hearing, physical, and intellectual) from the Bosomtwe District Assembly. The inclusion of non-beneficiary PWDs provided valuable insights into barriers to accessing the program.

Inclusion criteria:

1. Adults (18 years and above) with disabilities residing in the Bosomtwe District.
2. Individuals with visual, hearing, physical, or intellectual disabilities.
3. Current LEAP beneficiaries with disabilities who have been enrolled in the program for at least one year

Exclusion criteria:

1. Individuals under 18 years of age.
2. People without disabilities.
3. PWDs who have been LEAP beneficiaries for less than six months.
4. PWDs who reside outside the Bosomtwe District.

5. Individuals with severe cognitive impairments that prevent them from providing informed consent or participating in the study.

The inclusion and exclusion criteria ensured a diverse and representative sample of PWDs in the Bosomtwe District, both within and outside the LEAP program. It facilitated a comprehensive understanding of LEAP's effectiveness on the livelihoods of PWDs in the district while identifying potential barriers to program participation.

3.5 Sample Size

The exact sample size was determined by data saturation. However, the study recruited 15 participants, i.e., ten beneficiaries of the program and five disabled persons who are not included in the LEAP program across the main disability types (visual, hearing, physical, and intellectual) from the Bosomtwe District Assembly. To enable the gathering of explorative response data, semi-structured interview guides were developed based on the research objectives. This method was useful for collecting valuable information through in-depth interviews.

3.6 Sources of Data

This study utilized both primary and secondary data sources. Primary data was collected through in-depth, semi-structured interviews with PWD beneficiaries. Secondary data was obtained from relevant government reports and policy documents, published literature and research studies, and administrative data from the LEAP program database.

3.7 Data Collection Methods and Instruments

The researcher conducted an in-depth interview, which lasted between 40-60 minutes. The interview gathered first-hand accounts of navigating LEAP adequacy, impact, and challenges. Interviews were conducted at accessible locations within the community. An interview guide was developed to ensure consistency and coverage of relevant topics while allowing for flexibility and probing. The interview guide included questions related to PWD beneficiaries' perceptions of

LEAP program, the program's impact on well-being indicators, and the challenges encountered in accessing cash transfers. These interviews provided additional insights into the program's design, implementation, and challenges from the perspective of those involved in its delivery.

3.8 Data Collection Procedure

Prior to data collection, necessary approvals and permissions were obtained from the Bosomtwe district and from the Institute of Social Studies (ISS). Informed consent was sought from all participants, and confidentiality and anonymity were ensured. In-depth interviews with PWD beneficiaries were conducted by the researcher, who is currently a researcher with a recognized institution in Ghana with experience and background in qualitative interviewing helped to conduct the interviews in a private and comfortable setting. Interviews and discussions were audio-recorded with the consent of participants and transcribed verbatim for analysis. The focal people assigned to the beneficiary communities were the gatekeepers to identify the participants with the help of the Social Welfare and Community Development Department officer (SWCD) in the district.

3.9 Data Management Analysis

Qualitative data analysis was conducted using thematic analysis, which involved identifying, analyzing, and reporting patterns or themes within the data (Braun and Clarke, 2006; Williams and Moser, 2019). Transcripts from interviews were coded manually, and emerging themes were organized and interpreted to provide an in-depth understanding of the perception, impact, and challenges faced by PWD beneficiaries in accessing and benefiting from the LEAP program. The data analysis process involved the following steps: familiarization with the data through repeated reading of transcripts, generation of initial codes to identify relevant features of the data, searching for themes by collating codes into potential themes, reviewing and refining themes to ensure coherence and distinctiveness, defining and naming themes to capture the essence of each theme, and producing the final report by selecting vivid and compelling examples to illustrate the

themes (Braun & Clarke 2006). To ensure data protection, two datasets were created and stored separately. One dataset contained participants' personal identifying information and contact details. To ensure data protection, data from the field was be stored on the researcher's personal computer protected by a password, also a copy was kept in cloud services with password protection. The second dataset is an anonymized version used for coding and analysis, with all personally identifiable information removed. This anonymized dataset is used on a password-protected laptop

3.10 Ethics (Positionality and Researcher Reflexivity)

I have been working as a social development officer in the Bosomtwe District Assembly for the past 11 years, with involvement in the LEAP program since its inception in the district. This experience has given me valuable insights into the program's operations and the challenges faced by beneficiaries, particularly those with disabilities. However, as an employee and researcher who is currently on study leave, I recognize my insider positionality to the lived experiences of persons with disabilities (PWDs) enrolled in the program. To navigate the complex power dynamics and biases arising from my former employment at the LEAP office, I engaged a qualified qualitative research assistant to collect the data. However, hiring a research assistant does not automatically reduce bias or absolve me of responsibility in the research process. The interpretative 'double hermeneutic' (Giddens, 1987), where the researcher interprets the participant's responses while the participant simultaneously reacts to and filters their responses based on their perception of the researcher, remains a crucial part of the qualitative method of interviewing. To ensure that the research assistant, a graduate student in sociology with experience working with vulnerable populations, was sufficiently sensitive to the research and able to engage with the double hermeneutic, I provided comprehensive training on the research objectives, methodology, and ethical considerations. This training included role-playing exercises to practice active listening, probing, and responding to participants' cues. The research assistant's own unique perspective

and potential biases were addressed through regular debriefing sessions, where we discussed the interviews, reflected on our interpretations, and challenged any assumptions or preconceptions.

Furthermore, I actively participated in the data analysis process, closely reviewing the interview transcripts, and engaging in discussions with the research assistant to ensure a thorough understanding of the participants' experiences and perspectives. This collaborative approach allowed me to engage with the double hermeneutic indirectly, while still benefiting from the research assistant's outsider perspective and fresh insights.

Throughout the research process, I prioritized ethical considerations, adhering to the ethics rules abiding in 'ISS', reflexivity, and avoiding further marginalization of vulnerable populations. This included obtaining informed consent, ensuring participant confidentiality, and providing a safe and comfortable environment for the interviews.

By transparently navigating my employment role, providing comprehensive training to the research assistant, engaging in regular debriefing sessions, and actively participating in the data analysis process, I aimed to produce a rigorous and trustworthy exploration of the experiences of adult PWDs in rural areas of the Bosomtwe District Assembly, while acknowledging and mitigating potential biases arising from my insider positionality.

3.11 Limitation of the study

This study has two main limitations. Firstly, the study relies primarily on self-reported data from beneficiaries. While this provides valuable insights into participants' lived experiences, it may introduce bias as perceptions do not always align with objective measures of program impact. Beneficiaries' recollections or interpretations of the program's effects could be influenced by various factors, potentially skewing the assessment of LEAP's effectiveness.

Secondly, the researcher's previous employment with the LEAP program presents a potential source of bias. Although measures were taken to mitigate this, including the use of an external research assistant for data collection, the researcher's insider knowledge and experiences may

have influenced the interpretation of data and framing of findings. While this background provides valuable context, it also requires careful consideration in evaluating the study's objectivity.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents the findings of the data on the effectiveness of the livelihood empowerment against poverty (LEAP) program for People with Disabilities (PWD) in the Bosomtwe district assembly of Ghana. The findings are presented per the objective of the study, which is to explore the challenges faced by PWD beneficiaries in accessing LEAP benefits; examine the perceptions of PWD beneficiaries regarding the LEAP program in meeting their needs; evaluate the impact of LEAP enrolment on key well-being indicators, including food security, healthcare access, education access, and housing quality, for PWD beneficiaries in the district.

4.2 Demographic characteristics of Beneficiaries

The study involved ten participants who were LEAP beneficiaries, with a gender distribution of 60% female (6) and 40% male (4). Ages ranged from 40 to 82 years old, with 60% of participants aged 55 or above. All participants (100%) reported some form of disability, with walking impairments (60%) and vision problems (40%) being the most prevalent. The duration of these disabilities varied widely, from recent onset (6 months) to long-term conditions spanning several decades, with 80% having lived with their disability for over 10 years. 90% of the participants were enrolled in the LEAP program, with enrollment durations ranging from recent (during or after the COVID-19 pandemic) to up to 6 years. Employment status among the participants was generally precarious. 70% were completely unemployed due to their disabilities, while 30% engaged in limited economic activities such as farming (20%) or small-scale retail businesses (10%) like selling bread. The participants' disabilities significantly impacted their employment opportunities and daily activities, with all employed participants reporting engagement in only part-time or limited work activities due to their condition. Notably, 40% of the participants have

been living with their disability since childhood or for over 25 years, indicating long-term

Participant Number	Age	Gender	Type of Disability	Inception of Disability	Duration Of LEAP Enrollment	Employment Status
1	40	Female	Walking Impairment	6moths	During Covid	Unemployed
2	69	Female	Walking Impairment	Since Childhood	About 6 Years	Unemployed
3	56	Female	Walking Impairment	21 Years	About 3 Years	Unemployed
4	47	Male	Walking Impairment	8 Years	Since 2017	Unemployed
5	57	Male	Vision Impairment	7 Years	After Covid	Farming
6	56	Female	Walking Impairment	25	Since 2017	Bread Seller
7	82	Male	Walking Impairment	30 Years	4 Years Ago,	Farming And Retail
8	58	Female	Vision Impairment	Since Childhood	Since 2015	Unemployed
9	41	Female	Vision Impairment	15 Years	Since 2015	Unemployed
10	57	Male	Vision Impairment	10 Years	Since 2017	Unemployed

experiences with disability-related challenges. **Table 2.2 Demographics of Beneficiaries**

Demographic characteristics of Beneficiaries

To fully understand the phenomenon under study, this study also included five non-beneficiaries of the LEAP program, with a gender distribution of 80% female (4) and 20% male (1). Ages ranged from 20 to 57 years old, with 60% of participants aged 47 or above. All participants (100%) reported some form of disability, with walking impairments being the most prevalent (80%), while vision impairment accounted for 20% of the cases. The duration of these disabilities varied, from congenital conditions to those acquired later in life. 40% of the participants have been living with their disability since birth, while the others acquired their disabilities between 7 to 21 years ago. Notably, despite their disabilities, all participants (100%) reported being employed, which was contrary to the high unemployment rate among LEAP beneficiaries. So, this implies that those who are gainfully employed, hardly seek for social protection such as LEAP.

Table 2.3 Demographics for non-beneficiaries

PN	Age	Gender	Type of Disability	Inception of Disability	Employment Status
1	40	Female	Walking Impairment	Since birth	Employed
2	20	Female	Walking Impairment	Since birth	Employed
3	56	Female	Walking Impairment	21 Years	Employed
4	47	Female	Walking Impairment	8 Years	Employed
5	57	Male	Vision Impairment	7 Years	Employed

4.3 Perception of LEAP Program on Beneficiaries

To comprehensively evaluate the program's impact and effectiveness, it is crucial to examine the perception of its beneficiaries. The analysis of responses from 10 beneficiaries revealed two main themes emerging from the data: positive and negative perceptions. These themes provide a balanced view of the program's impact on beneficiaries' lives, offering a nuanced understanding of how social protection initiatives like LEAP can affect individuals and communities.

4.3.1 Positive Perceptions

The LEAP program has made significant strides in improving the lives of its beneficiaries, as evidenced by the numerous positive experiences reported. Seven out of ten beneficiaries (70%) expressed positive perceptions, demonstrating the program's potential to create meaningful changes in the lives of extremely poor households in the district. The analysis identified two main subthemes under positive perceptions: improvement in basic living conditions and enhanced personal and social well-being.

Improvement in Basic Living Conditions

One of the primary objectives of the LEAP program is to enhance the basic living conditions of its beneficiaries, and to a large extent, the LEAP program has succeeded in this area. Four out of the seven beneficiaries who reported positive experiences (57%) particularly emphasized the program's role in supporting essential needs and contributing to children's education. One beneficiary expressed the program's crucial role in their survival:

"The program has helped me very much. The last time they collected my payment for me, I was overjoyed because I had absolutely nothing. The money I receive from LEAP is what I use to feed myself and meet my basic daily needs. It's been a lifeline for me." **(Participant 8)**

The above extract underscores how even small amounts of consistent financial support can make a significant difference for individuals living in extreme poverty. The program's impact extends beyond immediate survival needs to long-term poverty alleviation through support for children's education. Another participant shared,

"The program has been a great help to me and my family. I have 6 children, and with the little I get from LEAP, I am able to cater for their school needs, like buying books and uniforms. It's not much, but it makes a difference in their education." **(Participant 1)**

Another participant also acknowledgment that.

"it's not much, but it makes a difference" **(Participant 3)**

This highlights both the program's impact and its limitations, suggesting potential for expansion to fully meet educational needs.

Enhanced Personal and Social Well-being

Beyond material improvements, LEAP has positively affected beneficiaries' personal and social well-being, particularly in terms of increased self-respect and improved social interactions. One participant noted,

"Yes, I respect myself more because of this program. I don't compare myself to others anymore. The support has given me a sense of dignity and worth. I feel like I can hold my head up high in the community, knowing I have some means of support." (Participant 5)

The profound psychological impact of the program demonstrating how financial support can restore dignity and self-worth, reducing feelings of inadequacy or social stigma associated with poverty. The program's role in facilitating social inclusion is evident in another participant's experience:

"I have a good relationship with people because of this program. I have no issues with anyone. The financial support has allowed me to participate more in community activities and maintain positive social connections.

People see me differently now, with more respect." (Participant 2)

This improved social standing and ability to engage in community life illustrates how LEAP helps bridge the gap of social isolation often experienced by those in extreme poverty.

4.3.2 Negative Perceptions

While LEAP has demonstrated significant positive impacts, three out of ten beneficiaries (30%) reported challenges and limitations with the program. The analysis revealed some negative perceptions of the LEAP program among these beneficiaries. These perceptions fall under two main subthemes: inadequacy of support and implementation challenges.

Inadequacy of Support

Despite acknowledging the program's benefits, two out of the three beneficiaries who reported negative perceptions (67% of those with negative views) felt that the support provided was insufficient to fully address their needs, particularly in meeting overall expenses and healthcare access. One participant explained.

"The money is not enough. It barely covers our basic needs." (Participant 8)

This statement highlights how even seemingly significant amounts can be quickly stretched thin when faced with the multitude of expenses poor households encounter, suggesting a need for a more nuanced approach to determining benefit amounts. The limited impact on healthcare access was particularly concerning for some beneficiaries. As one participant shared,

"I spend the benefits I receive from the program on purchasing medicines and injections, but it's not even adequate. As we speak, I still feel intense pains in my leg. The support doesn't cover all my medical needs, and I often have to choose between medication and other essentials." (Participant 10)

This struggle to afford necessary medications and treatments, even with LEAP support, illustrates the ongoing challenges some beneficiaries face in meeting their healthcare needs.

Implementation Challenges

The effectiveness of LEAP is also affected by implementation issues, particularly inconsistent and delayed payments, and misconceptions and stigma from non-beneficiaries. One out of the three beneficiaries who reported negative perceptions (33%) described the impact of payment irregularities:

"It helps me in a way, but the money doesn't come consistently. Sometimes I can go about 4-5 months without receiving benefits. I always take loans to survive, so by the time I receive payment, I have to settle my debts. In this way, it doesn't really help improve my situation long-term." (Participant 9)

This inconsistency can force beneficiaries into cycles of debt, potentially affecting the positive impacts of support. The visibility of receiving benefits can also lead to social tensions, as explained by one participant:

"They say when you receive assistance you are comfortable but that is not the case." (Participant 3)

This experience highlights the need for community education about the LEAP program and the realities of poverty to mitigate unintended social consequences and ensure the program supports, rather than hinders, social relationships.

4.4 The Impact of LEAP Enrolment on Key Well-Being Indicators

To understand the impact of the Livelihood Empowerment Against Poverty (LEAP) program on beneficiaries, data on their experiences was collected from 10 respondents. The analysis revealed four main themes: Food Security, Healthcare Access, Education Access, and Housing Quality. Each theme is explored through positive and negative impacts reported by the beneficiaries.

4.4.1 Food Security

Food security is a critical aspect of the LEAP program's impact on beneficiaries. The analysis revealed both positive and negative impacts on beneficiaries' ability to access and afford nutritious food.

Positive Impact

Some participants, four out of ten (40%), indicated that the LEAP allowance had a positive impact on their food security, enabling them to access more nutritious meals. One participant shared:

"Yes, it helps. I buy porridge in the morning, sometimes helps me prepare fufu in the evening so I will say yes it helps me access nutritious food." **(Participant 8)**

This quote demonstrates that the LEAP program enables beneficiaries to access a variety of foods throughout the day, including traditional dishes like fufu. The ability to purchase both morning and evening meals suggests an improvement in daily food security. Another beneficiary stated:

"The money does not come consistently but when it comes, I am able to feed myself and my family with food that we like. I go to the cold store to buy fish that we complement with rice. My children eat and they become happy."

(Participant 6)

Despite inconsistent payments, the program allows beneficiaries to purchase preferred foods, including protein sources like fish. The mention of children's happiness indicates an improvement in the family's overall well-being through better nutrition.

Negative Impact

However, six out of ten beneficiaries (60%) reported that the LEAP allowance was insufficient to fully address their food security needs. One participant said:

"Sometimes I crave nutritious foods but because the amount is not adequate, it makes it quite hard to access them." (Participant 7)

This quote suggests that while the LEAP program provides some food security, the support may not be sufficient to consistently access a wide range of nutritious foods. It indicates a gap between the desire for a nutritious diet and the ability to afford it with the support provided.

4.4.2 Healthcare Access

Access to healthcare is another crucial aspect of the LEAP program's intended impact. The analysis primarily revealed negative impacts in this area, highlighting significant challenges in healthcare access despite program support.

Negative Impact

Eight out of ten beneficiaries (80%) reported that the LEAP allowance did not significantly improve their access to healthcare services. One beneficiary shared:

"The money is not adequate. If I had enough, I would wish to get a doctor who will be attending to me monthly but because of insufficiency I am not able to access a doctor. Sometimes medicines I am given are taken back because I cannot afford them." (Participant 9)

This statement reveals that the LEAP support is insufficient to cover regular medical check-ups or even necessary medications. It highlights a significant gap between healthcare needs and the program's ability to address them. Participant simply stated:

"No, it does not impact my access to healthcare." (Participant 2)

This concise response indicates that for some beneficiaries, the LEAP program has no perceivable effect on their ability to access healthcare services.

4.4.3 Educational Access

Educational access is a key area where the LEAP program aims to make an impact. The analysis revealed both positive and negative impacts on beneficiaries' ability to support educational needs.

Positive Impact

Three out of ten beneficiaries (30%) reported that the LEAP allowance helped them support the educational needs of their dependents. A female participant indicated:

"I take care of my daughter at Serwaa Nyarko SHS with that income. But sales have not been so good."

(Participant 7)

This statement indicates that the LEAP program helps support secondary education expenses, suggesting a positive impact on educational access. However, the mention of poor sales hints at the ongoing economic challenges faced by beneficiaries.

Negative Impact

However, seven out of ten beneficiaries (70%) felt that the LEAP allowance was insufficient to fully support their children's educational needs. One participant indicated:

"I am done with school; it is my kid who has completed school but has to continue. I seek support from the government." (Participant 3)

This suggests that while the LEAP program may provide some support, it may not be sufficient for continued education beyond basic levels.

4.4.4 Housing Quality

Housing quality is another important aspect of beneficiaries' living conditions that the LEAP program may impact. The analysis revealed both positive and negative impacts on housing quality and living conditions.

Positive impact

Two out of ten beneficiaries (20%) reported that the LEAP allowance contributed to improvements in their living conditions. One participant explained:

"When it comes, it reduces certain burdens so I would admit it has made an improvement in my living condition." (Participant 4)

His statement suggests that the LEAP program provides some relief in terms of overall living conditions, potentially including aspects of housing.

Negative Impact

However, eight out of ten beneficiaries (80%) indicated that the LEAP allowance was insufficient to significantly improve their housing quality. One beneficiary described:

"Whenever I need something, I always worry about the fact that the money will be finished soon that I would not get money again to buy food. I get this sense of comfort when I receive the money. The money mainly goes into my feeding." (Participant 1)

While the LEAP program provides temporary relief, the support is primarily used for immediate needs like food, leaving little for housing improvements. The constant worry about running out of money suggests ongoing financial insecurity. Another participant stated:

"You see my room? If you can help me with the roofing, I will be very happy. When it rains, it gets worse. Rainwater drips through the roof into my room and it is quite challenging living in a condition like especially during the rainy season." (Participant 10)

This reveals that the LEAP program has not adequately addressed significant housing issues for some beneficiaries. The description of poor living conditions, particularly during rainy seasons, highlights the limitations of the program in improving overall housing quality.

4.5 The Challenges Faced by PWD Beneficiaries in Accessing Leap Benefits

To explore the challenges faced by Persons with Disabilities (PWDs) in accessing benefits from the Livelihood Empowerment Against Poverty (LEAP) program, data was collected from 10 beneficiaries. The analysis revealed three main themes: Payment Inadequacies, Access Barriers, and Social Challenges

4.5.1 Payment Inadequacies

Payment inadequacies emerged as a significant challenge for PWD beneficiaries of the LEAP program. This theme encompasses issues related to consistency, timing, and the amount of payments received.

Inconsistent and Delayed Payments

Seven out of ten beneficiaries (70%) reported experiencing inconsistent and delayed payments, which negatively impacted on the effectiveness of the support they received. One beneficiary shared:

"It helps me in a way, but the money does not come consistently; sometimes I can go about 4-5 months without receiving benefits. I always take loans too so by the time I receive payment, I would have to settle them so in a way it does not help." (Participant 4)

The inconsistency forces beneficiaries to take loans, which then need to be repaid when the LEAP payment finally arrives, diminishing the intended impact of the support. Another participant stated:

"Payment delays frequently. As mentioned earlier, it can delay for about 4-5 months and even beyond so I do not really pay attention to it because it could be disappointing." (Participant 8)

The extract reveals how prolonged delays can lead to disengagement from the program. The unreliability of payments causes beneficiaries to lose faith in the support system, potentially undermining the program's effectiveness.

Insufficient Amount

Some beneficiaries, eight out of ten beneficiaries (80%), indicated that the amount provided through LEAP was not adequate to meet their needs, especially considering rising living costs.

One beneficiary expressed:

"Yes, it has helped but I have to say the aid is still not sufficient. They aid me with 101 cedis, but I have kids, some in Senior High School and all that burden is on me so 100 cedis truly is not enough if I'm being honest."

(Participant 9)

There is a gap between the support provided and the actual needs of beneficiaries, especially those with dependents. It suggests that the current payment amount may not be adequately adjusted for family size or specific needs like education costs.

4.5.2 Access Barriers

Access barriers represent another significant challenge for PWD beneficiaries in receiving LEAP benefits. These barriers primarily relate to transportation issues and physical accessibility.

Transportation Issues

Many beneficiaries, six out of ten beneficiaries (60%) reported that transportation costs and difficulties significantly impacted their ability to access LEAP benefits. One participant shared:

"My transportation fare for in and out is 120 cedis. By the time I come back home, the money will be done.

They used to come here to pay us but now we have to go there, and it is difficult for us having to move from our

places to go for payment." (Participant 5)

This statement highlights how transportation costs can consume a significant portion of the benefit, effectively reducing its impact. The change in payment location adds an additional burden, especially challenging PWDs.

Physical Accessibility

Some beneficiaries, four out of ten (40%) mentioned physical accessibility issues, though some found ways to overcome them. One beneficiary stated: found ways to overcome physical accessibility issues, though these solutions often involved relying on others. One beneficiary stated:

"Transportation was my only issue until I got my daughter to receive the payment for me." (Participant 10)

While beneficiaries can find workarounds for accessibility issues, these solutions often require dependence on family members, which may not be feasible for all beneficiaries.

4.5.3 Social Challenges

Social challenges in the form of misconceptions and stigma surrounding the LEAP program and its beneficiaries emerged as a significant challenge, affecting the social relationships and well-being of PWD beneficiaries.

Misconceptions

Seven out of ten beneficiaries (70%) reported experiencing misconceptions about the support they receive through LEAP. One participant expressed

"At the hearing of payment announcements, people usually monitor me when I am going for the payment, and they get the notion that the government offers me assistance so I am comfortable but I am the only who understands my situation and what I go through so it does not really support my social relationship."

(Participant 2)

Another beneficiary said.

"People usually say we are lucky to be assisted by the government so I am even wishing they would run it secretly using Mobile Money which is better than the announcement." **(Participant 7)**

The desire for more discreet payment methods to avoid public scrutiny and misconceptions. It suggests that the current payment system may unintentionally expose beneficiaries to social stigma and judgment.

Stigma

Six out of ten beneficiaries (60%) reported experiencing stigma related to their participation in the LEAP program. One beneficiary shared:

"Sometimes when I go to collect the LEAP money, I can feel people's eyes on me. They whisper and point. It's like they think I'm lazy or cheating the system. But they don't know my struggles or why I need this help."

(Participant 1)

The direct experience of stigma that beneficiaries face when collecting their benefits. It illustrates how public perceptions can lead to feelings of shame or discomfort, even when the support is needed and deserved.

"Last month, I overheard my neighbour telling someone, 'Oh, she doesn't need to work hard like the rest of us. She gets free money from the government.' It broke my heart. They don't understand that this small amount barely covers my basic needs. I have a disability that limits the work I can do, but I still try my best every day."

(Participant 5)

This quote effectively captures the complex interplay between public perception, the realities of living with a disability, and the challenges of navigating a social support system in the face of community judgment. Another participant reinforced this perception:

"I heard it was more popular in the grassroot regions but I really haven't heard of them here in this zone."

(Participant 5)

SN	Objectives	Themes	Codes
1.	Examine the perceptions of PWD beneficiaries regarding the LEAP program in meeting their needs	1. Positive Perceptions	1. Improvement in basic living conditions 2. Enhanced personal and social well-being
		2. Negative Perceptions	1. Inadequacy of support 2. Implementation challenges
2	Evaluate the impact of LEAP enrolment on key well-being indicators for PWD beneficiaries in the district	1. Food Security	1. Positive impact: Improved access to nutritious meals 2. Negative impact: Insufficient for full food security
		2. Healthcare Access	1. Negative impact: Insufficient for healthcare needs
		3. Educational Access	1. Positive impact: Some support for educational needs 2. Negative impact: Insufficient for full educational support
		4. Housing Quality	1. Positive impact: Some improvement in living conditions 2. Negative impact: Insufficient for significant housing improvements
3	Explore the challenges faced by PWD beneficiaries in accessing LEAP benefits	1. Payment Inadequacies	1. Inconsistent and delayed payments 2. Insufficient amount
		2. Access Barriers	1. Transportation issues 2. Physical accessibility
		3. Social Challenges	1. Misconceptions about the program 2. Stigma associated with receiving benefit

Table 2.4 Thematic and coding of beneficiaries

4.6 Non-Beneficiaries of Livelihood Empowerment Alleviation Program

The Livelihood Empowerment Against Poverty (LEAP) program aims to provide social protection and support to vulnerable populations in Ghana, including Persons with Disabilities (PWDs). However, not all eligible individuals are currently benefiting from this initiative. This section explores the perspectives and experiences of PWDs who are not enrolled in the LEAP program. By examining the awareness of non-beneficiaries, we can gain valuable insights into the program's reach and accessibility.

4.6.1 Awareness of PWDs on Livelihood Empowerment Against Poverty (LEAP)

To explore the awareness and perceptions of social support programs among Persons with Disabilities (PWDs), data was collected from 5 non-beneficiaries. The analysis revealed three main themes: Limited Program Understanding, Application Process Barriers, and Program Differentiation and Engagement Challenges.

Limited Understanding of Program

Limited program understanding emerged as a significant challenge for PWDs regarding the LEAP program. This theme encompasses issues related to awareness, misconceptions about eligibility, and perceived geographical limitations of the program.

Vague Awareness and Misconceptions

Three out of five non-beneficiaries (60%) reported having vague awareness or misconceptions about the LEAP program, which negatively impacted their potential engagement with it. One non-beneficiary shared:

"I have heard of it but haven't put much thought into it because they barely get to where I am. I heard they help with donation to the less privileged and orphans" (Participant 3)

This statement reveals a superficial awareness of the program without detailed understanding, potentially limiting engagement. Another participant expressed a misconception about eligibility:

"I heard it was for orphans and PWDs were not added so I never considered applying." (Participant 1)

This extract shows how misconceptions about eligibility criteria can directly prevent individuals from considering application, highlighting how misinformation can create barriers to access.

Perceived Geographical Limitations

Two out of five non-beneficiaries (40%) indicated a perception that the LEAP program had limited geographical reach, which discouraged them from seeking more information. One participant stated:

"I have heard of them but it seems to be in other zones." (Participant 4)

This perception of the program's limited availability may discourage potential beneficiaries from attempting to apply, even if the program is actually accessible in their area. Another participant reinforced this perception:

"I heard it was more popular in the grassroot regions but I really haven't heard of them here in this zone."

(Participant 5)

Application Process Barriers

Application process barriers emerged as another significant challenge for PWDs regarding the LEAP program. This theme encompasses issues related to lack of knowledge about the application process and uncertainty about eligibility requirements. Three out of five non-beneficiaries (60%) reported barriers related to the application process. One participant said:

"No, I have not. I do not know how to apply. There's no information available about the process in our community. It's frustrating because I want to apply, but I don't even know where to start or who to ask for help." (Participant 2)

This statement reveals a complete lack of knowledge about the application process, which directly prevents engagement with the program. Another participant shared:

"Yes, I have considered applying but as said earlier, I did not know the process involved to get that aid. It's not clear where to start or who to ask. I wish there was someone in our community who could guide us through the process step by step." **(Participant 5)**

This extract shows that even when there is interest in the program, lack of information about the application process can still act as a significant barrier to access.

Table 2.5 Thematic and coding of non-beneficiaries

	Objectives	Themes	Codes
1	Explore the awareness and perceptions of social support programs among Persons with Disabilities (PWDs) who are not enrolled in LEAP	1. Limited Program Understanding	1. Application Process Barriers 2. Program Differentiation and Engagement Challenges 3 Vague Awareness and Misconceptions

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter presents a comprehensive analysis of the research findings on the impact of the Livelihood Empowerment Against Poverty (LEAP) program on Persons with Disabilities (PWDs) in the Bosomtwe District Assembly, Ghana. The discussion is guided by an integrated approach that combines the Capability Approach (CA) and the Rights-Based Approach (RBA) to provide a holistic understanding of LEAP's effects on the well-being and rights realization of PWD beneficiaries. By examining the interplay between resources, conversion factors, capabilities, functioning, empowerment and rights, this analysis aims to uncover the complex dynamics shaping PWDs' experiences within the LEAP program.

5.2 Key Elements of the Integrated Approach

5.2.1 Resources

LEAP provides various resources to PWDs, primarily in the form of cash transfers and linked social services. Beyond LEAP, resources also include earned income, as evidenced by some non-participants who did not apply for the program due to their ability to generate sufficient income through work. Additionally, social support emerged as a crucial resource from the interviews, particularly in the form of personal care assistance and mobility support from family and community members. These resources serve as the foundation for enhancing beneficiaries' capabilities and well-being. However, the mere provision of resources does not guarantee improved outcomes; the quality, adequacy, accessibility, and reliability of these resources play a crucial role in determining their impact on PWDs' lives. The research findings shed light on the

strengths and limitations of LEAP resources, revealing the need for a critical examination of how they can be optimized to better support PWDs in achieving their desired functioning's and realizing their rights.

5.2.2 Conversion Factors

Conversion factors significantly influence PWDs' ability to transform LEAP resources into valued capabilities and achieved functioning's. The realization of human rights, including the rights to social protection, non-discrimination, and equality, acts as a crucial enabling factor. When PWDs' rights are respected, protected, and fulfilled, they are better positioned to leverage LEAP resources for their well-being and development. Conversely, violations or gaps in the realization of these rights can hinder PWDs' ability to fully benefit from the program. Other key conversion factors include individual characteristics (e.g., type and severity of disability), social factors (e.g., community attitudes, stigma, and support), and environmental factors (e.g., accessibility of services, infrastructure, and information). The analysis explores how these diverse factors interact and shape PWDs' experiences, highlighting the need for a multidimensional approach to address the barriers and enablers of effective resource conversion.

5.2.3 Capabilities

The interaction between LEAP resources and conversion factors shapes the capabilities that PWDs can develop, which in turn influence their achieved functioning or well-being outcomes. Capabilities represent the real freedoms and opportunities that PWDs have to lead the kind of life they value, while functioning's are the actual achievements or outcomes realized. The analysis reveals a mixed picture of capability expansion and persistent constraints among PWD beneficiaries. While LEAP has contributed to enhancing basic capabilities related to meeting fundamental needs, significant challenges remain in key areas such as health, education, and

housing. These findings underscore the importance of a nuanced understanding of the factors influencing capability development and the need for a comprehensive approach to support PWDs in achieving their full potential.

5.2.4 Functioning: Poverty Reduction

Poverty reduction as a functioning represents a key outcome of the LEAP program's impact on PWDs in the Bosomtwe District Assembly. The research findings highlight LEAP's potential to support PWDs in achieving poverty reduction at both individual and household levels. However, the realization of this functioning depends on various factors, such as resource adequacy, conversion factors, and the broader social and institutional context. At the individual level, LEAP resources, primarily cash transfers, contribute to PWDs' ability to achieve basic functionings such as adequate food consumption, access to healthcare, and improved living conditions. These achieved functionings represent concrete poverty reduction outcomes, as beneficiaries reported improved ability to meet basic needs and reduced economic hardship. However, inconsistent payments and insufficient benefit amounts limit the actual achievement of sustained poverty reduction. The research also emphasized the role of conversion factors in shaping PWDs' ability to translate LEAP resources into actual poverty reduction achievements. The realization of rights, particularly the rights to social protection, non-discrimination, and equality, emerged as key enablers of achieving poverty reduction functioning's. Conversely, gaps in rights realization hindered PWDs' achievement of poverty reduction by limiting their ability to fully utilize program benefits effectively. The findings reveal the importance of a multidimensional approach to achieving poverty reduction functioning, recognizing the interplay between individual, social, and institutional factors. The achievement of poverty reduction functioning requires not only providing resources but also creating an enabling environment that supports PWDs' effective use of resources for sustainable poverty reduction.

5.3 Impact of LEAP on PWD Capabilities and Functioning's

The research findings provide valuable insights into the multifaceted impact of LEAP on the capabilities and functioning's of Persons with Disabilities (PWDs) in the Bosomtwe District Assembly. The empirical evidence reveals a complex picture, highlighting both the program's successes in enhancing basic capabilities and the persistent challenges that hinder PWDs' full realization of their potential.

5.3.1 Enhanced Basic Capabilities

The research findings indicate that LEAP has positively contributed to the expansion of basic capabilities for many PWD beneficiaries, particularly in terms of improved access to food, essential goods, and services. For instance, participant 8's statement, *"The money I receive from LEAP is what I use to feed myself and meet my basic daily needs,"* reveals the direct link between LEAP resources and the enhancement of PWDs' capability to achieve a basic standard of living. Beneficiaries reported an increased ability to meet their fundamental needs, such as regular meals, clothing, and basic healthcare, which has positively impacted their capability to live a life with dignity. These findings highlight the crucial role of social protection programs in addressing the immediate needs of vulnerable populations and laying the foundation for further capability development. However, the analysis also reveals the limitations of focusing solely on basic needs, as PWDs aspire to achieve a broader range of functioning's beyond mere subsistence.

5.3.2 Persistent Capability Constraints

Despite the progress in enhancing basic capabilities, the research reveals significant ongoing constraints in key areas of well-being, such as health, education, and housing. The empirical evidence highlights the limitations of LEAP in fully addressing the multidimensional challenges faced by PWDs in the Bosomtwe District Assembly. The extract by participant 9's, *"The aid is still*

not sufficient. They aid me with 101 cedis, but I have kids, some in Senior High School and all that burden is on me so 100 cedis truly is not enough," vividly reveals the gap between the support provided and the actual costs PWDs incur in pursuing valued functioning, such as education for their children. This finding underscores the need for a more comprehensive approach to capability expansion, one that goes beyond mere financial assistance to address the structural barriers that perpetuate capability deprivation.

Similarly, Participant 10's experience, *"I spend the benefits I receive from the program on purchasing medicines and injections, but it's not even adequate,"* highlights the limitations of LEAP in enabling PWDs to fully realize their right to health and achieve desired health functioning's. This finding points to the importance of integrating LEAP with other interventions, such as accessible healthcare services and targeted support for PWDs' specific health needs.

5.3.3 Influence of Rights Realization on Capability Expansion

The research findings point out the crucial role of rights realization in shaping PWDs' ability to convert LEAP resources into valued capabilities. The extent to which PWDs' rights to social protection, non-discrimination, and equality are realized emerges as a significant determinant of their capability expansion. Empirical evidence reveals instances of violations of rights violations, such as discriminatory treatment or accessibility barriers, directly limit LEAP's impact on enhancing capabilities. Participant 5's experience of stigma, *"Sometimes when I go to collect the LEAP money, I can feel people's eyes on me. They whisper and point,"* unravels how gaps in the realization of PWDs' rights to dignity and non-discrimination hinder their ability to fully benefit from the program and freely pursue their chosen functioning. Conversely, when PWDs' rights are respected and upheld, they are better positioned to leverage LEAP resources for their personal development and well-being. Participant 2's statement, *"I have a good relationship with people because of this program. I have no issues with anyone,"* suggests that the realization of PWDs' right to social inclusion can create an enabling environment for capability expansion. This finding emphasizes the potential of LEAP to contribute to the social empowerment of PWDs when implemented in

conjunction with efforts to promote their rights and inclusion. These findings highlight the indivisibility and interdependence of rights, emphasizing the need for a holistic approach that recognizes the mutually reinforcing relationship between social protection and the realization of fundamental rights.

5.4 LEAP and the Realization of PWD Rights

5.4.1 Progressive Realization of the Right to Social Protection

The research findings suggest that LEAP represents a significant step towards realizing PWDs' right to social protection in Ghana. The program's existence and specific targeting of PWDs demonstrate the state's acknowledgment of its obligation to provide social protection to this vulnerable group. Beneficiaries expressed appreciation for the program's role in providing a safety net and reducing their vulnerability to poverty and social exclusion. However, the analysis also reveals challenges in the full realization of this right, particularly in terms of benefit adequacy, payment consistency, and accessibility of services. These gaps underscore the need for continuous improvement and strengthening of the LEAP program to ensure that it effectively fulfills its potential as a vehicle for the progressive realization of PWDs' right to social protection.

5.4.2 Gaps in Non-Discrimination and Equality

The research findings reveal significant gaps in the realization of PWDs' rights to non-discrimination and equality within the LEAP program. Beneficiaries reported experiences of stigma, discriminatory attitudes, and barriers to accessing benefits on an equal basis with others. These experiences ranged from negative community perceptions and social exclusion to physical and informational barriers that disproportionately affected PWDs. The persistence of these discriminatory practices and attitudes highlights the need for stronger measures to ensure that

PWDs can access and benefit from LEAP without facing discrimination or inequality. Addressing these gaps requires a multi-pronged approach that combines legal and policy reforms, awareness-raising, and capacity-building initiatives to promote disability inclusion and challenge deeply entrenched societal barriers.

5.4.3 Linkages between Rights Realization and Capability Expansion

The analysis reveals the strong interconnections between the realization of PWDs' rights and their ability to expand their capabilities and achieve valued functioning's. Where PWDs' rights to social protection, non-discrimination, and equality are not fully realized, their ability to convert LEAP resources into meaningful opportunities and outcomes is constrained. Conversely, the progressive realization of these rights creates an enabling environment for PWDs to leverage LEAP support for their personal development and well-being. These findings underscore the transformative potential of a rights-based approach to social protection, which recognizes PWDs as rights-holders and emphasizes the importance of empowering them to claim their entitlements. By promoting the realization of PWDs' rights, LEAP can contribute to a more inclusive and equitable society that values diversity and enables all individuals to thrive.

5.5 Conclusion

The integrated approach, combining the Capability Approach and Rights-Based Approach, provides a comprehensive lens for understanding the impact of LEAP on the well-being and rights realization of PWDs in Ghana. The analysis highlights the program's contributions to enhancing basic capabilities while also revealing persistent constraints and gaps in rights realization. This research offers valuable insights into the strengths and limitations of LEAP as a social protection intervention for PWDs, by examining the complex interplay between resources, conversion factors, capabilities, functioning's, and rights.

CHAPTER SIX

UNEXPECTED FINDINGS, CONCLUSION AND RECOMMENDATION

6.1 Unexpected Findings and Relevance

During the analysis of the research findings, several unexpected insights emerged that shed light on the unique experiences and challenges faced by Persons with Disabilities (PWDs) in relation to the Livelihood Empowerment Against Poverty (LEAP) program.

One unexpected finding was the extent to which misconceptions and stigma surrounding the LEAP program affected the social relationships and well-being of PWD beneficiaries. While it was anticipated that the program would have some impact on social dynamics, the pervasiveness and depth of the stigma experienced by beneficiaries were striking. Participants shared narratives of being monitored, whispered about, and judged by community members who believed they were "lucky" or "cheating the system."

Another surprising insight was the significant gap between the support provided by LEAP and the actual needs of beneficiaries, particularly in relation to healthcare access and housing quality. Despite the program's intentions, most participants reported that the LEAP allowance was insufficient to cover their medical needs or to make meaningful improvements to their living conditions.

Furthermore, the limited awareness and understanding of the LEAP program among non-beneficiaries was an unexpected finding. Many eligible PWDs were either unaware of the program, held misconceptions about its eligibility criteria, or believed it was not available in their area. This insight highlights the need for more effective outreach and communication strategies to ensure that all eligible individuals are informed about the program and how to apply.

These unexpected findings contribute to the relevance and significance of this study by providing a more nuanced and comprehensive understanding of the experiences of PWDs in relation to the LEAP program. They reveal areas where the program's design and implementation can be improved to better meet the needs of this vulnerable population and to promote greater social inclusion. By shedding light on these surprising challenges and gaps, this study offers valuable insights that can inform policy discussions and guide future efforts to enhance the effectiveness and impact of social protection programs for PWDs in Ghana.

6.2 Conclusions

The Livelihood Empowerment Against Poverty (LEAP) program in Ghana demonstrates both promise and challenges in its implementation and impact on beneficiaries. A critical reflection on LEAP's exclusive reliance on cash transfers as the primary intervention mechanism reveals limitations in achieving comprehensive poverty reduction. While cash transfers are an important tool, this study has revealed that poverty alleviation and empowerment require a more multifaceted approach. The program's singular focus on monetary support may overlook other crucial pathways to poverty reduction and empowerment. The study reveals a complex picture of positive outcomes in basic living conditions and social well-being, alongside persistent challenges in healthcare access, education support, and housing quality. The program's impact varies across different dimensions of beneficiaries' lives, highlighting the multifaceted nature of poverty and the complexities of social protection interventions. For Persons with Disabilities (PWDs), the LEAP program faces additional challenges, including payment inadequacies, access barriers, and social barriers. These issues not only affect the program's effectiveness but also infringe on the fundamental rights of PWDs to social protection, accessibility, and dignity. The findings underscore the need for a more comprehensive, rights-based approach to social protection that considers the diverse needs and experiences of beneficiaries. While LEAP has shown potential in improving some aspects of beneficiaries' lives, there is a clear need for program enhancements to address the identified shortcomings. The program's exclusive focus

on cash transfers may need to be complemented with other interventions to better address the multiple dimensions of poverty and achieve more sustainable outcomes in empowering vulnerable populations. By adopting a more holistic approach that integrates capability expansion and rights fulfilment, LEAP can better achieve its goal of empowering vulnerable populations and alleviating poverty in Ghana.

6.3 Recommendations

Based on the findings of this study, the following recommendations are made

Restructuring LEAP Payment System Based on Household Dependencies

The current LEAP program's payment structure, which bases amounts solely on the number of PWDs in a household, fails to acknowledge PWDs' roles as providers for dependents. To better reflect beneficiaries' actual financial responsibilities, the policy should be revised to implement a more nuanced payment system that considers household dependency ratios. The revised policy should establish a tiered payment structure that differentiates between PWD beneficiaries who are responsible only for their own expenses and those who support dependents such as children, elderly parents, or other family members. For instance, a PWD beneficiary with two dependent children should receive a higher payment than a PWD beneficiary without dependents, regardless of whether there are other PWDs in the household. Furthermore, the policy should include provisions for regular assessment of household composition and dependency changes to ensure payment amounts remain appropriate over time. The payment structure should also consider additional costs associated with caring for dependents while managing a disability, such as hiring assistance for childcare or household tasks. This revised LEAP policy can better support beneficiaries in meeting their households' needs.

Comprehensive Vocational Training Programs

The current LEAP policy does not adequately address the long-term needs of beneficiaries with disabilities. To better support these individuals, the policy should be revised to prioritize tailored

employment training based on the specific type of disability. The revised policy requires the creation of comprehensive vocational training programs that address the unique challenges and strengths of various disabilities. These programs should be developed in collaboration with disability advocates, vocational experts, and local businesses to ensure they meet the needs of both beneficiaries and potential employers. Furthermore, the policy should include provisions for ongoing support and accommodation in the workplace, such as access to assistive technologies, flexible work arrangements, and mentorship opportunities. Fostering an inclusive and supportive work environment will promote long-term success and career advancement for beneficiaries. By empowering beneficiaries through tailored employment training, the revised LEAP policy can promote independence, self-sufficiency, and improved quality of life for individuals with disabilities. This approach acknowledges the potential of beneficiaries and aims to break the cycle of dependency by enabling them to actively engage in the workforce and contribute to their communities.

Enhancement of Sustainable Poverty Reduction Mechanisms

The current LEAP program's impact on poverty reduction functioning among PWDs shows promise but requires strengthening to achieve sustainable outcomes. To enhance beneficiaries' ability to achieve concrete poverty reduction, the policy should be revised to incorporate mechanisms that support sustained poverty reduction beyond immediate cash relief. The revised policy should establish a comprehensive monitoring system that tracks beneficiaries' progress in achieving specific poverty reduction functioning's, such as food security, healthcare access, and housing improvements. This system should include regular assessments of beneficiaries' achievement of basic functioning's and identify barriers to sustained poverty reduction. Furthermore, the policy should mandate the development of individualized poverty reduction plans that consider each beneficiary's specific disability, household context, and local economic environment. These plans should outline clear pathways for achieving and maintaining improved living standards, including strategies for addressing both immediate needs and long-term poverty

reduction goals. The policy should also establish partnerships with local financial institutions to provide complementary services such as savings programs and micro-insurance schemes that can help stabilize beneficiaries' economic situations. By implementing these targeted measures, the LEAP program can better support beneficiaries in achieving sustained poverty reduction functioning. This approach acknowledges that poverty reduction is not merely about providing cash transfers but requires a structured framework for translating resources into sustainable improvements in living standards.

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Appendix 1

ISS Research Ethics Review Form for RP research carried out by MA students¹

Aim:

This Form aims to help you identify research ethics issues which may come up in the design and delivery of your Research Paper (RP). It builds on the session on Research Ethics session in course 3105 and subsequent discussions with your peers and RP supervisor/reader. We hope the form encourages you to reflect on the ethics issues which may arise.

The process:

The Ethics Review process consists of answering questions in the following two checklists: B1-Low-sensitivity and B2-High-sensitivity. Depending on the answer to these questions you might need to fill section **C-Statement of Research Ethics** too.

The background document "ISS Research Ethics Guidelines for MA Students" provides advice and detailed information on how to complete this form.

Step 1 - Fill checklists B1 and B2

Step 2 - After answering checklists B1 and B2, the process proceeds as follows:

- **If you answer 'yes' to one or more low-sensitivity questions (checklist B1):** please discuss the issues raised with your supervisor and include an overview of the risks, and actions you can take to mitigate them, in the final design of your RP. You can refer to the ISS Research Ethics Guidelines for MA Students for help with this.
- **If you answer 'yes' to one or more high-sensitivity questions (checklist B2),** please complete section 'C' of the form below describing the risks you have identified and how you plan to mitigate against them. Discuss the material with your supervisor, in most cases the supervisor will provide approval for you to go ahead with your research and attach this form to the RP design when you upload it in canvas. If, after consultation with your supervisor, it is felt that additional reflection is needed, please submit this form (sections B1, B2, and C) to the Research Ethics Committee (REC) for review as follows:

When submitting your form to the REC, please send the following to researchethics@iss.nl:

- 1) the completed checklists B1 and B2 (or equivalent if dealing with an external ethics requirement)
- 2) the completed form C 'Statement of Research Ethics'
- 3) a copy of the RP design
- 4) any accompanying documentation, for example, consent forms, Data Management Plans (DMP), ethics clearances from other institutions.

Your application will be reviewed by a reviewer who is not part of your supervisory team. The REC aims to respond to ethics approval requests within a period of 15 working days.

Step 3 - Integrating the Ethics Review process into the RP:

- This Ethics Review Form needs to be added as an annex in your final RP Design document to be uploaded in the Canvas page for course 3105.

¹ This checklist and statement is adapted from the Institute of Development Studies (IDS) Research Ethics Committee and informed by the checklists of two Ethics Review Boards at EUR (ESHCC and ERIM) and the [EU H2020 Guidance – How to complete your ethics self-assessment](#).

ISS Research Ethics Review Form - MA Research

Project details, Checklists, and Approval Status

A) Project/Proposal details

1. Project/Proposal Title	Asses
2. Name of MA student (applicant)	Perfect Mawunya Aku Deku
3. Email address of MA student	496959pd@eur.nl
4. Name of Supervisor	Irene Van Staveren
5. Email address of Supervisor	staveren@iss.nl
6. Country/countries where research will take place	Ghana
7. Short description of the proposed research and the context in which it is carried out:	
<p>Livelihood Empowerment Against Poverty (LEAP) is a social protection program established in Ghana in 2008, to cater to the needs of people who are unable to provide three square meals daily. The proposed study is highly relevant and justified given the critical need to address the persistent challenges faced by PWDs in accessing social protection programs and improving their overall quality of life. By focusing on the experiences of PWDs enrolled in the LEAP program within the Bosomtwe District Assembly (BDA) of Ghana, this study will provide valuable insights into the effectiveness of the program in meeting the specific needs of this vulnerable population. The relevance of this research lies in its potential to inform policy decisions and program improvements that can enhance the inclusivity and responsiveness of the LEAP program to the needs of PWDs.</p>	

B) Research checklist

The following checklist acts as a guide to help you think through what areas of research ethics you may need to address. For explanations and guidance please refer to the background document 'ISS Research Ethics Guidelines for MA students'. Please complete both sections (B1 and B2)

	Please tick the appropriate box	
	YES	NO
B1: LOW-SENSITIVITY		
1. Does the research involve the collection and or processing of (primary or secondary) personal data (including personal data in the public domain)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Does the research involve participants from whom voluntary informed consent needs to be sought?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Will financial or material incentives (other than reasonable expenses and compensation for time) be offered to participants?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Will the research require the co-operation of a gatekeeper for access to the groups, communities or individuals to be recruited (e.g., administrator for a private Facebook group, manager of an institutions, government official)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Does the research include benefit-sharing measures for research which takes place with people who could be considered vulnerable? – please revise the background document (Guidelines) for more information.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If you have ticked 'yes' to any of the above boxes (1-5), please discuss with your supervisor and include more information in your RP design describing the issue raised and how you propose to deal with it during your research.

ISS Research Ethics Review Form - MA Research

B2: HIGH SENSITIVITY	YES	NO
6. Does the research involve the collection or processing of <i>sensitive</i> (primary or secondary) personal data? (e.g. regarding racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, biometric data, data related to health or a person's sex life or sexual orientation)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Does the research involve participants for whom voluntary and informed consent may require special attention or who can be considered 'vulnerable'? (e.g., children (under 18), people with learning disabilities, undocumented migrants, patients, prisoners)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. Will it be necessary for participants to take part in the research without their knowledge and consent (covert observation of people in non-public places)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Will the research be conducted in healthcare institutions, in healthcare settings, or will it involve the recruitment or study of patients or healthcare personnel?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Could the research induce psychological stress or anxiety or cause harm or negative consequences for research participants, researchers, or persons and institutions connected to them?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. Could the situation in one or several of the countries where research is carried out put the researcher, individuals taking part in the research, or individuals connected to the researcher, at risk? Presence of an infectious disease such as COVID-19 is considered a risk – please provide information as outlined in the background document (Guidelines).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. Does the research require ethical approval or research permission from a local institution or body?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If you have ticked 'Yes' to one of the above (5-11), please complete section 'C' below describing how you propose to mitigate the risks you have identified. After discussion with your supervisor, please submit the form to the Research Ethics Committee. In addition, if you have ticked 'Yes' to a question on any kind of personal data, please also complete the privacy questionnaire.

ISS Research Ethics Review Form - MA Research

YOU ONLY NEED TO COMPLETE THIS SECTION IF YOU HAVE ANSWERED YES TO ONE OF THE QUESTIONS IN SECTION B2 ABOVE (Questions 5-11)

C) Statement of Research Ethics

Using the background document 'ISS Research Ethics Guidelines for MA students', please address how you are going to deal with the ethics concern identified, including prevention measure to avoid them from manifesting, mitigation strategies to reduce their impact, and preparedness and contingency planning if the risks manifest.

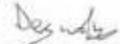
Please number each point to correspond with the relevant checklist question above. Expand this section as needed and add any additional documentation which might not be included in your RP design, such as consent forms.

[TO BE COMPLETED BY MA STUDENT AND DISCUSSED WITH THE SUPERVISOR. IF THE SUPERVISOR FINDS IT NECESSARY TO SEEK FURTHER REVIEW, THE STUDENT MUST SUBMIT THE FORM TO THE RESEARCH ETHICS COMMITTEE]

1. My study aims to conduct an in-depth interviews and qualitatively analyzing the first-hand lived experienced responses. It will definitely involve collecting and processing primary personal data from human participants (PWD).
2. Participants are allowed to voluntarily give consent to participate as this is an ethical consideration I have taken note in my proposed draft.
4. Yes, the research I will conduct will require some sort of engagement with gatekeepers to gain access to enable recruiting respondents. As my proposed study population involves PWD enrollment on the LEAP cash transfer program within the Bosomtwe District of Ghana, as the researcher I would need the cooperation and approval from the department of Social welfare who are in charge LEAP program administration to get access to potential participants.
As the interviews are to be conducted within the local community, the researcher may also need support from community leaders or local government officials to facilitate introductions and recruitment of participants. However, with my position as a social development officer with the BDA where I have worked on the LEAP program, my study will require approval and cooperation from the District Assembly as the 'gatekeeper' organization.
6. Yes, the research involves collecting and processing sensitive personal data. most importantly:
Health data - The research aims to understand the impact of the LEAP cash transfer program on beneficiaries' access to healthcare, which would require collecting data about participants' health status/needs.
Disability data - As the study population comprises people with disabilities, collecting data about participants' type and experience of disability would be considered sensitive personal data.
Socioeconomic data - Questions about the adequacy of LEAP cash to meet households' income/food security needs and challenges in accessing benefits would involve collecting sensitive data about participants' economic/livelihood circumstances.
7. Yes, the proposed research involves participants who could be considered vulnerable - people with disabilities (PWDs). These PWDs are likely to face some challenges providing fully voluntary and informed consent due to factors related to their disability status.
12. Yes, the research involves collecting data from human subjects (people with disabilities enrolled in the LEAP program) through in-depth interviews. As such, it will require ethical approval from the relevant research ethics committee or institutional review board. Given that the research is being conducted in Ghana, approval may need to be obtained from the local research ethics body in Ghana.

D) Approval from Research Ethics Committee

*To be completed by the Research Ethics Committee only if

Approved by Research Ethics Committee:  Date: 13/06/2024

Additional comments for consideration from Research Ethics Committee:

If the REC needs more information before approving, the REC secretary will be in touch with the MA student. If after requesting more information the REC still has concerns, the REC secretary will ask the supervisor to discuss these with the student. In the unlikely event that there is still no resolution, the REC will refer the application to the Institute Board.

Appendix 2

Interview Guide for Beneficiaries

Perceptions and Impact of LEAP Program on PWD

Beneficiaries in the Bosomtwe District

Introduction

My name is Perfect Deku, a master's student at international institute of social studies (ISS) who is a researcher and an employee of Bosomtwe District Assembly working on a study to understand the experiences and perceptions of Persons with Disabilities (PWDs) who are beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) program in the Bosomtwe District. The purpose of this study is to examine how the LEAP program is meeting the needs of PWD beneficiaries, evaluate its impact on key well-being indicators, and explore any challenges faced by PWD beneficiaries in accessing LEAP benefits.

I want to assure you that your participation in this study is voluntary, and you decide on not to answer any questions that make you uncomfortable or withdraw from the study at any time. All the information you provide will be kept strictly confidential, and your identity will remain anonymous. Your name and personal details will not be used in any reports or publications resulting from this research.

The interview will take approximately 30 minutes and will cover topics related to your experiences with the LEAP program, its impact on your well-being, and any challenges you may have faced in accessing benefits. Your insights and perspectives are valuable to us, as they will help us better understand the effectiveness of the LEAP program in supporting PWDs and identify areas for improvement. Before we begin, I would like to obtain your informed consent to participate in this study. Do you have any questions about the study or your participation? If not, may I proceed with the interview?

Demographic Background Information:

- Age
- Gender
- Type of disability (how long have you been disabled)
- Duration of LEAP enrollment
- Employment status
 - a. How many hours do you work per day or week?

b. What is your income level?

Perceptions of LEAP in meeting PWD beneficiaries' needs

1. How has the LEAP program helped you meet your basic needs?
2. In what ways do you feel the LEAP program has been beneficial to you as a person with a disability?
3. Are there any specific needs related to your disability that the LEAP program has addressed?
4. Do you feel that the LEAP program is sufficient in meeting your overall needs?

Impact of LEAP on key well-being indicators

1. How has your enrollment in the LEAP program affected your food security?
 - Has it become easier to access adequate and nutritious food?
2. Has the LEAP program impacted your access to healthcare?
 - Are you able to afford necessary medications, treatments, or assistive devices?
3. How has the LEAP program influenced your access to education (if applicable)?
 - Has it made it easier to afford school fees, materials, or transportation?
4. Has your housing quality changed since enrolling in the LEAP program?
 - Have you been able to make any improvements to your living conditions?
5. Has the LEAP program helped you become less dependent on others in the household?
6. Has the LEAP program supported your social relationships outside the household?
7. Has the LEAP program supported your self-respect?
8. Overall, how has the LEAP program impacted your quality of life as a PWD beneficiary?

Challenges in accessing LEAP benefits.

1. Have you faced any challenges in enrolling or maintaining your enrollment in the LEAP program?
2. Are there any barriers you encounter when trying to access your LEAP benefits?

- Probe for issues related to transportation, communication, accessibility or shame in asking for money from friends and family.
3. Have you experienced any delays or inconsistencies in receiving your LEAP payments?
 4. Are there any specific challenges you face as a PWD beneficiary when trying to access or use your LEAP benefits?
 5. I know the LEAP program is a financial benefit meant to cater for your basic needs. Would it be helpful for you to receive non-financial support in order to be more independent? If so, what kind of non-financial benefits would be most helpful (e.g., home care, medical support such as a wheelchair or hearing aid)? Or would it help to get skills training, support with a business start-up, with microcredit or with matching employment service?
 6. What suggestions do you have for addressing the challenges PWD beneficiaries face in accessing LEAP benefits?

INTERVIEW GUIDE FOR PWDS NOT ON LEAP PROGRAM

Introduction

My name is Perfect Deku, a master's student at ISS and an employee of Bosomtwe District Assembly. and I am conducting a study to understand the experiences and needs of Persons with Disabilities (PWDs) who are not currently beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) program in the Bosomtwe District. The purpose of this study is to examine the challenges faced by PWDs, evaluate their current support systems, and explore their perspectives on social support programs like LEAP. Your participation in this study is voluntary, and you can choose not to answer any questions that make you uncomfortable or withdraw from the study at any time. All the information you provide will be kept strictly confidential, and your identity will remain anonymous. Your insights and perspectives are valuable to us, as they will help us better understand the needs of PWDs and the potential impact of social support programs. Do you have any questions before we begin?

Demographic Background Information

- 1 Age
- 2 Gender
- 3 Type of disability (How long have you been disabled?)
- 4 Employment status

- a. If employed, how many hours do you work per day or week?
- b. What is your income level?

Current Situation and Needs

5. What specific needs related to your disability do you find most difficult to address?
6. How do you currently meet your basic needs (food, shelter, clothing, healthcare)?
7. Do you receive any form of support (financial or non-financial) from family, community, or government? If yes, please explain.

Awareness and Perceptions of Social Support Programs

8. Are you aware of the LEAP program? If yes, what do you know about it?
9. Have you ever considered applying for the LEAP program? Why or why not?
10. What factors do you think might prevent PWDs from accessing programs like LEAP?
11. In your opinion, what kind of support would be most beneficial for PWDs in your community?

Financial and Non-Financial Support

12. If you were to receive financial support, what would be your priorities in terms of spending?
13. What kind of non-financial support do you think would be most helpful for PWDs (e.g., home care, medical support such as a wheelchair or hearing aid, skills training)?
14. How do you think regular financial support might impact your quality of life and independence?