Beneficiaries Experiences with Social Protection Programmes for Poverty Reduction in Ghana
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Executive Summary

The World Bank and the International Monetary Fund predict Ghana's economy as the fastest growing economy due to Ghana’s 2019 real GDP growth rate of 6.2 percent exceeding the regional average of 4.5 percent between 2019 and 2020. Despite this potential, a quarter of the country’s population lives in abject poverty according to the 2018 Ghana Poverty Profile Report.

Over the years, Ghana has implemented several social protection strategies including the Livelihood Empowerment Against Poverty (LEAP) programme, with the primary objective of reducing poverty by influencing consumption and improving access to basic social services.

LEAP is a cash transfer scheme that, provides direct cash to beneficiaries to support livelihoods and minimize extreme poverty through a bi-monthly payment cycle on an electronic platform. Beneficiaries are selected based on **age, level of vulnerability and disability without productive capacity**. The selection process was manual until 2012 when a new information system was designed to support electronic targeting and payment to deal with challenges such as the selection of ineligible persons, data mismatch, and delays in processing payments for beneficiaries.

The LEAP programme started with 1,654 households in 21 districts which increased to 54 in 2009. The programme expanded the number of household beneficiaries by 50,000 in 2016. Currently, the Leap programme serves 213,000 households across the country. The programme is managed by the LEAP secretariat and implemented by the Department of Social Welfare, both, under the Ministry of Gender and Social Protection, of Ghana.

It is expected that the rising number of beneficiary households will translate into a reduction in poverty levels. The pathway to achieving this reduction, has been assessed by various academics and development institutions with missed results. The human face to the poverty reduction strategies, is usually missing from such engagements and the public discourse. This is the gap IMANI Centre for Policy & Education seeks to bridge with this foregoing project, with the ultimate objective of understanding the impact of the programme on the beneficiaries and their preference for alternative and complementary strategies for poverty alleviation. The results of the study shows an increase in family consumption, improved school enrolment and social inclusion.

This project further underscores the need for and relevance of sustainable business reforms to enable individual economic agents make sustainable decisions and provisions that guarantee livelihoods above poverty. This is important particularly as beneficiaries regardless of their backgrounds and criteria of selection appear to have a preference for self-supporting poverty alleviation strategies, than state-led solutions.
## List of Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>CFPR-TUP</td>
<td>Challenging the Frontiers of Poverty Reduction - Targeting the Ultra-Poor</td>
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<td>DACF</td>
<td>District Assembly Common Fund</td>
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<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<td>GAPVOD</td>
<td>Ghana Association of Private Voluntary Organisations in Development</td>
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<td>GHS</td>
<td>Ghana Cedis</td>
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<td>LEAP</td>
<td>Livelihood Empowerment Against Poverty</td>
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<tr>
<td>MASLOC</td>
<td>Microfinance and Small Loans Centre</td>
</tr>
<tr>
<td>MSE</td>
<td>micro - and small enterprises</td>
</tr>
<tr>
<td>NHIS</td>
<td>National Health Insurance Scheme</td>
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<tr>
<td>NUSAF</td>
<td>Northern Uganda Social Action Fund</td>
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<tr>
<td>NSPS</td>
<td>National Social Protection Strategy</td>
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<tr>
<td>PAMSCAD</td>
<td>Programme of Action to Mitigate the Cost of Adjustment</td>
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<tr>
<td>OVC</td>
<td>Orphaned and Vulnerable Children</td>
</tr>
<tr>
<td>REAP</td>
<td>Rural Entrepreneur Access Project</td>
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<td>RRA</td>
<td>Rapid Rural Appraisal</td>
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<tr>
<td>SAP</td>
<td>Structural Adjustment Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<tr>
<td>USD / US$</td>
<td>United States Dollar</td>
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<tr>
<td>YOP</td>
<td>Youth Opportunities Program</td>
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1.0 Introduction

Ghana has achieved a relatively strong economic growth since the mid-1980s\(^1\) and an increase in consumption among the poorest group of countries (Molini and Paci, 2015). Following the attainment of middle income status in 2010, and discovery of offshore oil reserves, per capita income of the country has improved. Due to an increase in national income and consumption, evidence from Ghana Living Standard Survey suggests that between 1991/92 and 2005/06, the share of the population in poverty decreased by almost half, from 51.7 percent to 28.5 percent (Columbe and Woden, 2007). Vulnerability among the poor has also reduced. The labour force has become better educated and higher level of education has translated into better job opportunities over the past two decades.

In spite of the success in alleviating poverty and promoting shared prosperity, growing inequality, polarization in household consumption, and large spatial disparities in welfare, still remain a challenge (Molini and Paci, 2015). The Ghana Statistical Service estimates that consumption poverty in Ghana fell by 0.8 percent since 2005, low rate of rural households’ ownership of assets, significant gap in access to portable water and toilet facility, low rate of access to quality health care, and improved school enrolment in rural communities but quality remains a challenge (Ghana Statistical Service, 2018). In addition, the poverty levels are also marked with high inequality levels especially in the Northern part of Ghana. The Gini co-efficient increased from 37 in 1992 to 41 in 2013 (Edgar, Sarah and Andy, 2016). To this end, sustaining the effects of social protection programmes requires resolving the poverty predisposing factors.

\(^1\) WORLD BANK DATABASE (UNDATED). GDP GROWTH (ANNUAL %) - GHANA. AVAILABLE AT: HTTPS://DATA.WORLDBANK.ORG/INDICATOR/NY.GDP.MKTP.KD.ZG?LOCATIONS=GH
2.0 Literature Review

2.1 Cash Transfer Programmes
Globally, there is evidence that both conditional and unconditional cash transfer programmes have a significant impact on the welfare of those living in poverty. Innovations for Poverty Action conducted an impact evaluation on an unconditional cash transfer programme in Kenya (2011-2013) and found that households increased investments in goods such as livestock, furniture, roofing, by 58.3 percent\(^2\). The unconditional cash transfer also had the positive impact of increasing psychological welfare for beneficiaries. The Innovation for Poverty Action assessment also found unconditional cash transfer programmes significantly influencing income, household assets and sustained skills engagement of beneficiaries of the Youth Opportunity Programme in Uganda.

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**Summary Case 1**

Beneficiaries were compared to a control group of young people who also applied for the programme but were not selected when the oversubscription of applicants to the programme led to random selection. The evaluation found that **four (4) years** after the grants were given, recipients of YOP had 41 percent higher income, were 65 percent more likely to practice a skilled trade, 40 percent more likely to keep records, register a business and pay taxes, than the control group. They also worked 17 percent more hours than their counterparts.

However, when evaluating the programme **nine (9) years** after grants were delivered, the earnings, income level and level of employment, as well as the number of hours worked of the treatment and comparison groups were almost the same. The positive impact of this unconditional cash transfer was that it led to an increase in household assets, a sustained increase in the likelihood of engaging in a skilled trade. It also led to an earnings gap of about **1.8 times the amount of the grant per individual recipient compared to the control group**, and it also possibly led to higher quality jobs in the long term due to the skill level of beneficiaries.

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\(^2\) INNOVATIONS FOR POVERTY ACTION (UNDATED). THE IMPACT OF UNCONDITIONAL CASH TRANSFERS IN KENYA. AVAILABLE AT: HTTPS://WWW.POVERTY-ACTION.ORG/PRINTPDF/7236
2.2 Addressing Inequality in Ghana; Outcome of Intervention Post “Dark Years” of Interventions

The implementation of the Structural Adjustment Programme (SAP) in 1983 to stabilise and boost economic growth, generated short-term negative effects from the intense focus on export markets, predominantly the cocoa sector, to the detriment of other sectors. This negatively affected some economic agents, such as food producers, who were affected by the withdrawal of subsidies on some agricultural inputs, public sector workers, and parents who had to pay higher fees for their children's education (ODA, 1996).

In order to deal with this, the government of Ghana, jointly with United Nations Children's Emergency Fund (UNICEF) and the World Bank, implemented the Programme of Action to Mitigate the Cost of Adjustment (PAMSCAD) in 1988 as a ‘safety-net’ to provide stability for the poor (Gayi, 1995). A total of US$ 83 million was provided over a two-year period to fund 23 projects in five main areas: community initiatives, employment generation, actions to help retrenched workers, basic needs of vulnerable groups, and education. One of the overall aims of the programme was to create 40,000 new jobs in poor communities (DANIDA, 2008).

However, an evaluation of the programme in 1990 found that only 8 out of the 23 projects were deemed to have made ‘good progress’. The report also highlighted that PAMSCAD faced major challenges of inadequate recurrent funding, political interference, and too much bureaucracy. Additionally, targeting of social needs was not completed in a structured manner, with 80 percent of the benefits of the programme going to the non-poor, i.e. redeployed public sector workers. The majority of the beneficiaries - 90 percent, who were people living below the poverty line, received no benefits.

Agyekum (1997) in assessing the effects of the PAMSCAD programme found mixed results. Beneficiaries who received a credit line for small-scale enterprises were able to significantly improve their standards of living. However, farmers who received credit lines fared differently; suffering from a high default rate, poor timing of projects, and lack of logistical support.

3 COUNTRY STUDIES. GHANA: THE ECONOMIC RECOVERY PROGRAM. AVAILABLE AT: HTTP://COUNTRYSTUDIES.US/GHANA/70.HTM
Similar criticisms have been made of the Poverty Alleviation Fund, the successor to PAMSCAD. In 2003, Mr. Kofi Adu, the then Executive Director of the Ghana Association of Private Voluntary Organisations in Development (GAPVOD) stated that,

“...the Poverty Alleviation Fund did not have clearly defined criteria for the selecting beneficiaries...”

The Poverty Alleviation Fund was a part of the District Assembly Common Fund disbursed to individuals to scale up their micro, small and medium sized businesses in order to improve access to credit (Okrah, 2011). Abdulai, Shafiwu and Mohammed (2014) in evaluating the effects of the PAF found that 50 percent of the beneficiaries diverted the funds into other personal activities.

2.3 Current Poverty Alleviation Tool: Livelihood Empowerment Against Poverty

Since the mid-1990’s, social protection programmes have become an effective and efficient poverty reduction tool across the developing world. The World Bank\(^5\), International Development Assistance and International Monetary Fund in recent reports have found poverty reduction through social safety nets and social protection strategies as the most efficient mechanisms. Cash transfer programmes are a form of social protection initiatives. Cash transfer programmes have become major means for addressing poverty and inequality in Latin America, Asia and Africa and reach millions of families.

The Livelihood Empowerment Against Poverty (LEAP) programme has been identified as one of the impactful poverty alleviation programmes in Ghana. Beneficiaries receive the cash grant bi-monthly through an electronic platform called the E-Zwich payment system through a local financial institutions. Cash payments are made six (6) times in a year. The programme pays a cash transfer of GHS 64 (US$ 11.559) every two months to one eligible beneficiary households while two eligible beneficiaries receive GHS76 (US$13.727), households with three and four (and above) beneficiaries receive GHS88 (US$ 15.895) and GHS106 (US$ 19.146) respectively.\(^6\)

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\(^5\) HTTP://DOCUMENTS.WORLDBANK.ORG/CURATED/EN/811281494500586712/pdf/114866-WP-PUBLIC-10-5-2017-10-41-8-CLOSINGTHEGAPBROCHURE.PDF

The LEAP programme among other things seeks to;

1. Establish a new social grant scheme to provide a basic and secure income for the most vulnerable households;
2. Better poverty targeting of existing social protection programmes; and
3. Provide complementary inputs for beneficiaries of social protection programmes.

Eligibility for the programme depends on whether members are: orphaned and vulnerable children; persons with severe disability without any productive capacity; pregnant women and children under the age of 1; and/or elderly persons who are 65 years and above. Beneficiaries are also provided other complementary services, such as being able to sign up to the National Health Insurance Scheme (NHIS) for free. The programme also aims to increase consumption and increase the access to public services, such as education and health. The LEAP programme started in 2008 with 1,654 beneficiary households and currently serves approximately 213,000 beneficiary households. The programme is managed by the LEAP secretariat and implemented by the Department of Social Welfare, both, under the Ministry of Gender and Social Protection.

2.5 Using Interventions to 'JUMP' Out of Poverty

Gobin et al. (2016) in assessing the impact of the Rural Entrepreneur Access Project (REAP), a poverty graduation programme, in Kenya, concluded that social interventions can contribute to minimizing poverty when they remove the poverty predisposing factors by providing access to capital, entrepreneurial skill, knowledge and human capital development.

In Bangladesh, studies by Challenging the Frontiers of Poverty Reduction found that ultra-poor women developed micro-entrepreneurial skill in 24 months. Major factors that shaped the results were regular access to information, access to capital and training from the management of the programme (Gobin et al., 2016).

Blattman et. al., (2015) in studying the effect of microenterprise support for ultra-poor women through cash transfer, skills training and ongoing supervision found a significant increase in the income of the women groups when they received social support.

These suggest that cash transfers alone do not deliver poverty reduction but other complementary factors such as access to market, entrepreneurial training, social support and human capital development, are equally important.

2.4 Impact of Cash Transfer Programmes on the Livelihood of Beneficiaries

Several studies have been conducted to understand the effects of cash transfer programs on the lives of beneficiaries. Many of such studies have found mixed results. Handa et al. (2014) in evaluating the impact of the LEAP programme on beneficiaries found no effect of the cash transfer programme on household consumption as a result of the sporadic nature of payments over a 24-month evaluation. Beneficiaries received twenty months’ worth of LEAP payments, with some payments arriving months in arrears as a lump-sum. However, positive impact on savings and non-consumption was recorded, with female headed households for instance increasing their loan repayment as a result of the programme. An increase in school enrolment among secondary school-aged children, a reduction in grade repetition in both primary and secondary aged children, and a reduction in absenteeism among primary aged children were associated positive results from the programme (Handa et al., 2014).

These findings are consistent with the Food and Agriculture Organization’s (FAO’s) ‘from Protection to Production’ evaluation of cash transfer programmes in sub-Saharan African countries, including LEAP in Ghana (FAO, 2014).

The evaluation found that the cash transfer programmes allowed households to be seen as more financially trustworthy, reduce debt levels and increase credit worthiness. However, the evaluation also found that households were risk averse and reluctant to take advantage of their increased access to credit. (FAO, 2014).

Debrah (2013), studying the effective pathways to poverty reduction in developing countries such as Ghana, interviewed 50 recipients of LEAP in four districts in the Central and Northern regions of Ghana to ascertain the extent to which their poverty status had improved. The study found that for some respondents, LEAP had a positive effect, enabling them to acquire additional inputs for their farms and businesses, expand their businesses and mitigate loss of assets caused by disasters such as floods. Although the purpose of the programme is to provide a secured source of “income” to support access to basic needs for vulnerable people, beneficiaries have the expectation that the programme would support their businesses to guarantee access to regular household income.

Mathers and Slater (2014) in assessing the effects of social protection strategies like cash transfer schemes found that extent to which a cash transfer programme positively affects beneficiaries depends on the size of the cash grant.
Fidalgo et al. (2012) found cash transfer programmes to correlate positively with school enrolment, household income, market labour participation, and social inclusion.

While these studies have documented the effects of cash transfer schemes on the livelihoods of the beneficiaries, hardly have they explored the ‘human face’ dimension of the nexus between cash transfer scheme and poverty reduction. The ultimate objective here is to understand the mechanisms through which the change occurs and the preference for complementary activities to reduce poverty and inequality.
3.0 Methodology

To capture the experiences and perception of the leap beneficiaries, a qualitative research approach is utilized. The qualitative research provides a vehicle to understand how the leap programme has impacted beneficiaries, reveal the characteristics of the communities and provide evidence to the sociological variables that predisposes some beneficiaries to jumping out of poverty. A Rapid Rural Appraisal research design is adopted for the field work. RRA can be explained as a qualitative method of research that attempts to address or explain a phenomenon from the perspective of the people affected by the problem (Jarret and Lucas, 2003).

The RRA research design is suitable for the study because it revealed the perception of beneficiaries about how the cash transfer programme has influenced their livelihoods, which is at the heart of this exercise. RRA places the subject at the centre of the policy discussion or evaluation and reduce the spatial, organizational and time biases that may influence a quantitative study. RRA is also noted for its simplicity, faster and less-costly approach to drawing evidence from a purposive population without compromising the reliability of the data (Jarret and Lucas, 2003). In addition, a video documentary and photojournalism are employed to capture the experiences of beneficiaries and tell the story of poverty in the country through art.

3.1 Research Areas

The exercise was undertaken in the Sissala West District, Kintampo South District, and Shai Osudoku District in the Upper West Region, Bono East Region and Greater Accra Region respectively. The areas were selected due to the high poverty incidence found in the selected districts based on the 2015 Ghana Poverty Mapping Report developed out of the 2010 population census (Ghana Statistical Service, 20159).

Table 1: Selected Districts, Communities and Contact persons

<table>
<thead>
<tr>
<th>District</th>
<th>Region</th>
<th>Poverty Incidence</th>
<th>Communities</th>
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<tbody>
<tr>
<td>Wa West (Sissala West)</td>
<td>Upper West Region</td>
<td>92%</td>
<td>Fielmuo, Kusali, Zini, Wiiru.</td>
</tr>
<tr>
<td>Kintampo South</td>
<td>Brong East Region</td>
<td>78.3%</td>
<td>Nante, Krabonso, Hyireso, Agyegyemakunu</td>
</tr>
<tr>
<td>Shai Osudoku</td>
<td>Greater Accra Region</td>
<td>55.1%</td>
<td>Odumase, Agbekotsekpo,</td>
</tr>
</tbody>
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<tr>
<th>District</th>
<th>LEAP Implementation</th>
<th>Contact Persons for LEAP beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sissala West</td>
<td>Yes</td>
<td>-District Social Welfare Officer</td>
</tr>
<tr>
<td>Capital: Gwollu</td>
<td></td>
<td>-LEAP Community Focal Persons</td>
</tr>
<tr>
<td>Kintampo South</td>
<td>Yes</td>
<td>-District Social Welfare Officer</td>
</tr>
<tr>
<td>Capital: Jema</td>
<td></td>
<td>-LEAP Community Focal Persons</td>
</tr>
<tr>
<td>Shai Osudoku</td>
<td>Yes</td>
<td>-District Social Welfare Officer</td>
</tr>
<tr>
<td>Capital: Dodowa</td>
<td></td>
<td>-LEAP Community Focal Persons</td>
</tr>
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</table>

Source: Field Survey, 2019
Ghana Poverty Profile Report, 2018

The photojournalism aspect of work was completed through a call for photo exhibitions. The applications were received from academics, independent artist, students and other groups of people with interest in photo journalism. Applicants who met the requirements exhibited their works at the event.
4.0 Discussion of Findings from Field Survey

Social Protection strategies must prevent discrimination, provide basic necessities of life and present opportunities that can transform the lives of poor families (Abebrese, 2012). Improving the effectiveness and impact of social protection strategies requires a robust framework and method that can capture the experiences of beneficiaries and provide solutions to touch up the programme (OECD, 2019).

4.1 Socio-demographics of Beneficiaries

A total of 121 beneficiaries were sampled from Sissala West District, Kintampo South and Shai Osudoku District. Out of the one hundred and twenty-one (121) respondents eighty-nine (89) were females and thirty-two (32) were males. This data reflects the sex distribution of beneficiaries on the LEAP programme, where there are more females than males (MOGCSP, 2019). The data also suggest that the LEAP programme targets more women to see through the objective improving access to social facilities for vulnerable women\(^\text{10}\). The age distribution of the respondents reflects an adult population because 83 of the respondents were between the ages of 40-56 years and 30 respondents aged above 56 years. This information suggest that most of the beneficiaries in the three district are selected from the working population taking cognizance of age dependency ratio of 102.4, 88.8 and 76.4 of Sissala West, Kintampo South and Shai Osudoku district respectively (Ghana Statistical Service, 2010).

One hundred and twelve (112) of the respondents have no formal education. One hundred and seven (107) respondents receive the cash directly. In situations where the beneficiary has mobility challenges, the programme permits a relative to take the cash on behalf of the beneficiary. Sixty (60) respondents receive Ghc76.00, 27 receive Ghc88.00, 21 receive Ghc64.00 and 13 receive Ghc106.00. Seventy-eight (78) of the respondents have received the cash transfer between 6-10 years and forty-three (43) between 1-5 years. This provides deep insights to how the cash transfer has impacted the respondents’ overtime. The study assesses the livelihood of beneficiaries before the LEAP programme appreciate the change after enrolment unto the programme.

\(^{10}\) HTTP://LEAP.GOV.GH/ABOUT-US/OBJECTIVES/
4.1 Experiences of Beneficiaries before the LEAP programme

Understanding the experiences of the beneficiaries before the LEAP programme will help to appreciate the contribution of the programme in minimizing poverty and their vulnerability. Prior to enrolment on the LEAP programme, the beneficiaries engaged in subsistence farming, small-scale agriculture and petty trading. Rising cost of agricultural inputs, land tenure systems, high cost of living and inability to access capital to grow business were some of the variables driving the poor living standards. Again, the communities are characterized by high dependency due to large family sizes, with an attending negative impact on access to education, decent meals and shelter.

Children in poor households are vulnerable to rape, defilement, child labour, poor health and early marriages. The poor diet resulted in frequent sicknesses on the children especially the children below five years. Child poverty can be devastating because it affects the child’s learning abilities, self-esteem and access to opportunities.

As a result of high age dependency ratio, low income and lack of employment opportunities in the selected districts, the study found high incidence of aged neglect. The aged category lack support and care from their immediate families. Although it is a social norm for children to take care of the aged in Ghana, Nukunya (2003) in studying family systems argues that children from poor homes are unable to support aged parents because they have low incomes. The aged mostly lived alone in the communities and received no support from relatives.
In addition, a large number of Ghanaians work in the informal sector, where payment of social security is voluntary and only a few are able to contribute to the social security fund. Most of aged lacked financial social security. They were unable to afford regular medical check-ups.

Persons living with disability face strenuous challenges with regards to accessing social facilities. The lack of disability friendly infrastructure in schools and communities predisposes them to poverty when they do not receive the right care and support. Some persons with disability may end-up on the street to beg for food and money.

**Summary Cases 2**

Abubakari Karim is a middle-aged man from Wiiro in the Sissala West District, with a family size of 14. Karim is a subsistence farmer. Prior to his enrolment on the LEAP programme, Karim's had no other source of income except selling some produce from his farm. He could not provide a decent accommodation for the family and all 14 live in one room. His children are frequent absentees every academic year.

"I was not earning any income if I don't sell some of our farm produce. Hitherto, my wives were not economically engaged. I struggled to meet the needs of the family. My first daughter left for Accra to seek greener pastures because I could not provide any formal education. My children dropped out of school."

Through the exercise the team found that three of the eldest children have left the house and travelled in search of a better life. Karim has no idea the kind of job the daughter is engaged in but he believes the child is vulnerable to any forms of influences.

Maari is 45 years of age. Maari lives at Fielmuo in the Sissala West District and she is visually impaired without any productive capacity. She has a daughter who is married outside the district. She has no care giver. She receives support from her brother and other benevolent people in the community. Maari is not a beneficiary of the disability common fund, hence she earns no income or cash support. Regular feeding and medical care is a challenge for her.

"because I cannot work and earn some money for myself, I depend on my brother for feeding and other needs. My brother is unemployed and is unable to provide for me. I mostly eat once in the day because he was not working. I can say that my daughter was given out for marriage so that it could reduce the burden on myself and my brother."

Ama Mansah is an aged women and lives at Hyireso, in the Kintampo South District. She has nine children and she is a widow. She has been neglected by her children and lives alone. She is suffering severe health challenges. She supports people in planting groundnut for a living.

"My children left the house after my husband passed away. They didn't give me any [tangible] reasons for leaving besides going to look for jobs at Kintampo."
The study found poor child development, low consumption and limited access to social facilities and opportunities before the beneficiaries' enrolment unto the programme. The findings also suggest that women and children were vulnerable to different forms of abuse. The study found most of the children from poor family backgrounds susceptible the risk of early marriage and teenage pregnancy. Women from poor homes faced risk of domestic violence, poor birth control and discrimination.

**Summary Cases 3**

Rukhiya and Alimatu, are middle aged women from Kusali and Zini, both in the Sissala West District. They have similar experiences of early child marriage because they could not provide for the children.

“because we were unable to afford the basic needs for the children, two of my daughters were given out for marriage very early. I was not happy about the marriage but because, I am a woman I don't have much power to resist my husband's decision. I know if I was able to take them to school and provide good food for them, they would prefer to stay with me”

Several studies have also found negative effect of poverty on child development and living standards. A study by Cornell Research found that children who were raised in low income homes, poor shelter and lots of noise are prone to mental development debilitation than children in high income homes\(^\text{11}\). Hamad and Rehkopf (2016) in studying the effect of earned income tax credit on child development finds that a longitudinal fall in family income affected child development compared to children in families whose income increased overtime. Malhomes (2012) in studying the effects of poverty on children finds that children in poor homes experienced weak academic performance, behavioural, emotional and social development challenges. Aber, Morris and Raver (2012) found chronic health challenges such as cardiovascular diseases and stress related diseases among parents in low income homes. Engle and Black (2008) in assessing the effects of poverty on child development explained that children raised in poor homes and household are more prone to violence, conflict and unrest and may engage in social vices.

\(^{11}\) HTTPS://RESEARCH.CORNELL.EDU/NEWS-FEATURES/DAMAGING-EFFECTS-POVERTY-CHILDREN#HIGHLIGHT-2
4.2 Utilization of the LEAP Cash Grant

The LEAP cash grant according to the LEAP management manual is intended to support consumption, improve shelter and support education of children. Handa et al. (2014) in evaluating the impact of the LEAP programme on poverty reduction found a productivity induced aspect of the LEAP programme. Handa et al. (2014) finds that the cash grant has an influence on the productivity of beneficiaries. The report finds that beneficiaries used the cash grant to support children’s education, small scale farming, animal rearing, construction of shelter, and petty trading. Overtime, beneficiaries who have received the grant for more than three years have seen a change in their income levels.

In the Sissala West District of Ghana, beneficiaries invested more in animal rearing because there was market for animals like goats and sheep, all year round. However, in the middle of the raining season, the study found that beneficiaries shift to yam cultivation. In Kintampo South, the study found beneficiaries investing in the yam value chain and animal rearing. The assessment at Shai Osudoku district revealed that beneficiaries engage in animal farming and small-scale mango farming.
These suggest that beneficiaries are entrepreneurial in thinking, and presents evidence to the fact that creation of a suitable business environment is critical poverty reduction.

It was observed that incomes were significantly shaped by the proceeds from the farms as the LEAP grant is only used to support feeding the household.

Some of the respondents invested the funds into small businesses like selling of vegetables, small grocery stores and food. Many of the persons with disability were engaged in the small grocery stores and other activities that do not require significant physical strength. Two persons with disabilities had established grocery stores and had expanded it to other businesses like animal rearing. About one-third of their capital, they suggested was from the savings of the LEAP cash grant.

Field Assistant preparing beneficiaries for payment

Beneficiaries also indicated investing part of their cash into their children's education. All the beneficiaries explained that the first activity they undertake is to purchase books, pay outstanding school fees and other education cost. In households where the only source of income is the LEAP grant, the cash will not be sufficient to cover issues like feeding. An observation made between households that invested the small cash grant into economic activities and the ability of the household to afford incidental costs of education, food and shelter was positive, suggesting that, people at all times will be the best ‘designers’ of their own fortunes, if the necessary support systems are provided.
Summary Cases 4

Yaw Nkansah is an old yam and groundnut seller at Hyireso in the Kintampo South District. He explains that he spends most of the cash grant on education of the children. The income from the yam and groundnut is the main income for taking care of the family.

“I am a yam and groundnut farmer. My farming activities have improved since I was enrolled on the LEAP programme. When I receive the money, I pay the fees of the children at the basic level. The support from the yam and groundnut business has helped me to see my first child through teacher’s training college education. If it had not been that I have the yam farm, I would not have been able to afford the tertiary education cost. I provide them with food and a decent place to live so they can perform very well in school.”

Dufie is involved in the yam value chain as a producer at Nante in the Kintampo South District. She is a caregiver. She has expanded her businesses with support from the LEAP cash grant.

“My mother is the beneficiary on the programme. I use the money to support my yam business and through that, I have started constructing an animal farm. When the yam season is over, I switch to rearing the goats you see over here and the rabbits. The revenue from the animal rearing is also supporting me”

Afia Birago, is an aged woman with two orphans under her care. She has invested some of the cash grant in ginger business. This has enabled her to see her grandchildren through senior high school education.

“I am 70 years old and through the LEAP money I have been able to cultivate a 2-acre ginger farm. I produce 10 bags of ginger every year. I employ young people to work on the farm for me. Through my ginger business, I am able to cater for my grandchildren who are in secondary school. Prior to the LEAP I was not engaged in any other business.”- Krabonso, Kintampo South District.

The information suggests that some beneficiaries invest the cash grant into immediate economic activities. Others utilize the food for their children education and food. Although the LEAP cash transfer programme is designed to support consumption and education of children, productive uses of the fund guaranteed sustained source of revenue.
The observations are in line with the work of Handa et al. (2014) where an evaluation of the impact of the LEAP programme revealed productive uses of the cash grant. Beneficiaries invested the cash in productive businesses because the cash is not a consistent income. Thus, investing in productive areas guarantees income for the beneficiaries.

Summary Case 5
Mamle is a young widow with two sons. She lives at Odumase in the Shai Osudoku District with her sons in a shelter offered her by a benevolent person in the community. Mamle is unemployed and casually cleans local canteens for a fee of GHS 10.00 (US$1.99) per day. She cannot afford educational materials, feeding and a decent accommodation for the children. She uses the LEAP cash to buy educational materials and stock food for the children.

“I use the LEAP cash to pay for their educational materials, food and support their health. I am unable to invest the money into any productive venture because the fund is unable to cover their educational cost and feeding.”

Summary Case 6
For example, Anthony Balbio is physically challenged and can engage in productive work. He has managed to set-up a small grocery store on his tricycle.

“the money we receive is not a regular income so I try my best to use it wisely so that even if there are delays I have a back-up. I have invested in a small grocery store where I sell sugar, beverages, local beer and cigarette. I am disabled and I cannot walk and do the hard work but I try my best to sell my groceries on my tricycle.”- Fielmuo, Sissala West District.

Gloria is an orphan with five siblings. She has invested in rearing animals and sells them on market days.

“I know the money will not come every month so I invest in small scale business to get some money every month to take care of my siblings.”- Agbekotseko, Shai Osudoku District.

With regards to persons with extreme disability, most of them lack proper care. In extremely poor homes, the beneficiary’s (PWD) LEAP cash grant is the household income. Taking cognizance of the high dependency ratio in the selected districts, it is likely that a little proportion of the cash grant is spent on the beneficiary. There is a high probability that persons with extreme disability in these areas will be further marginalised.
It is observed as well that some able beneficiaries are willing to work and may prefer an entrepreneurial support programme as part of the cash transfer scheme as seen in Bangladesh under the Challenging the Frontiers of Poverty Reduction - Targeting the Ultra-Poor (CFPR-TUP) and Rural Entrepreneur Access Project (REAP) in Kenya. Under these programmes, entrepreneurial support are provided for beneficiaries alongside cash transfers. These tend to guarantee predictability of household income and sustain impact of the support programme.

4.3 Perceived Impact of the LEAP programme on Beneficiaries

Several studies including Abdulai et al. (2019), Salvester et al (2012), Handa et al (2014), World Bank12 and others have found positive effects of social safety nets such as cash transfer on the lives of beneficiaries. Social protection strategies have been found to correlate with improved household performance, labour market participation, multiplier effects on local economy, improvement of human dignity and self-esteem13. Again, studies such as the work of Mathers and Slater (2014) find that social protection strategies can make significant improvement in the livelihood of the people when the scale of spending is high. Mathers et al. (2014) further found that while micro impact of social protection are obvious, the effect on macro economy is insignificant especially in SSA countries.

- **Consumption**: The beneficiaries report that their consumption patterns have changed after their enrolment on the programme. Majority of them explained that hitherto they could not afford any good food but now they can provide meals for the children. Beneficiaries stocked their kitchen of all the food the family may need until the next cycle payment. Again, the subsistence farming practiced by some of the beneficiaries also supports their consumption and ensure that food is always available for the families.
- **Household Income:** The beneficiaries explained that the LEAP cash transfer has improved their household income. The study find that some households were earning no income until the LEAP programme implemented. The regular cash has improved the household income and improve spending.

- **School Enrolment:** The school enrolment of the children in the beneficiary households have increased overtime. The study found in Abetasu, a community in the Kintampo South District that, prior to the LEAP programme in the community, the total number of pupils were 17. School enrolment in Abetasu has increased from 17 to 100 after the implementation of the LEAP programme in the community. All the beneficiaries who participated in this study had enrolled their children in school at various levels.
Summary Cases 8

Gloria, an orphan and oldest of five explains that prior to the enrolment unto the LEAP programme, they struggled to meet one meal a day and slept on bare floor. Gloria and her siblings dropped out of school for some years. Gloria has seen significant change in her livelihood after her enrolment unto the LEAP programme.

"Previously, it was hard for us to get food to eat and we use to beg people to help us with one meal a day. Currently, I can afford three meals for my family. The small farm we cultivated also helps me when we do not have money to buy food. In terms feeding, I am better off now than before." - (Agbekotsekpo, Shai Osudoku District)

An aged woman also added that;

"The LEAP cash grant is my only source of income. I use the money to buy food and other things I may need. I can now afford two meals a day. I am aged and I live alone so the LEAP cash grant contributes significantly to my feeding. Although it is not enough for me but it is better than not having anything. - (An aged man, Odumase, Shai Osudoku District)

The LEAP programme has influenced school enrolment in the selected communities. A significant proportion of beneficiaries cash were spent on supporting children's education. For example, a middle aged man in Krabonso explained that;

"the school fee was expensive so I could not afford the cost of uniforms and fees. Two of my children had to drop out of school. I did not like seeing them not in school but I was financially constrained. After, my enrolment on the LEAP programme all my children are now in school. One of them has completed teachers training college and two are currently in high school"

The exercise found that beneficiaries were able to support basic education but struggled with higher education; a widow added that;

"The LEAP programme has helped my children to go back to school but I don't think I can see them through to the higher education. This is because, higher education is expensive. I am a widow with four children. Thus, I will rather put them in a vocation." - (A widow, during the one-on-one interview, Odumase- Shai Osudoku)

The study found an increase in household income of beneficiaries. For example, Mma Adiza is an aged woman and lives with her grandchildren who are orphans. She is unable to work due to her age. Her only source of income to support herself and the two children is the LEAP cash transfer. Although the fund is considered as meagre, it has influenced household income of the beneficiaries.
4.4 Perception of the Role of LEAP in reducing Poverty and Vulnerability

Beneficiaries believe that they are not completely out of poverty but they have made progress from their former state of life. They further explained that hitherto they were unable to afford the cost of education for their children, and rarely could afford a good meal and could not access social opportunities.

**Summary Cases 9**

In a focus group discussion Agbekpotseko in Shai Osudoku, the a middle aged man explained that;

“If I look at where I was some years back when I was not on the LEAP programme and compare it with where I am now after the programme, I have seen significant progress. I may not be where I want to be but at least I moving forward gradually, especially with the education of the children.”

(focus group discussion, Agbekotsekpo)

Gloria, further added that;

“Some years ago my siblings and I used to sleep on the bare floor but through the LEAP programme, we have been able to afford a decent room, an animal farm and a small farm. I have seen significant changes in my life and the life of my siblings.”

(One-on-one interview, Abgekotsekpo)
The findings suggest an improvement in the livelihoods of the beneficiaries. However, the progress in minimizing poverty through the cash transfer programme has been slow for some beneficiaries. The slow progress can be attributed to lack of opportunity to productively utilize the grant where necessary and high dependencies.

4.5 Perception of Beneficiaries about the Exit Plan

Social protection strategies are not lifelong support systems. They are designed with exit strategies as the ultimate end result. In some countries the exit plan may be voluntary where the beneficiaries formerly write to government to prepare to exit them from the programme. The exit plans are well-communicated to the beneficiaries, and the necessary criteria. In other jurisdictions, the exit strategy is an age limit. The relevance of people exiting the programme is an indication of achievement of the objectives of the programme. The study also assessed the perception of beneficiaries about the exit plan and their understanding of the plan.

The beneficiaries lacked an understanding of the exit process. In a focus group discussion, the beneficiaries explained that they have heard about it whilst others had no idea of the exit plan. This can be attributed to the low level of education of the beneficiaries. However, it also suggest that adequate communication activities have not been executed about the exit strategy.

4.6 Challenges Beneficiaries encounter when accessing the LEAP cash grant

Social protection strategies offer opportunities for the vulnerable and excluded people to gain access social opportunities. Social protection programmes are faced with challenges that affect effect implementation of the programme. The challenges were broken down into two;

- **Beneficiary:** Beneficiaries raised the issue of few payment centres especially in least developed districts. Beneficiaries in hard to reach communities travel to nearby payment centres to receive the cash transfer. The financial institutions have not been able to decentralize to the communities. Also, the banks lack the logistics to visit all the communities. This results in grouping communities into blocks and selecting the nearby community as payment point. For example, only one bank undertakes payment in Kintampo South and Sissala West District. The beneficiaries complained that they use the same LEAP money to pay for the transportation, which reduces the final net cash grant.

Lack of access to market is a challenge affecting the activities of LEAP beneficiaries. The beneficiaries face the challenge of limited access to the market of because they do not produce on a large scale, they cannot engage the larger customers who need their produce.
Summary Cases 10

A middle age explained during the focus group sessions at Wiiro in the Sissala West District;

“We used to collect the funds from our community until recently the payment point has been moved to Fielmuo. The transportation cost on a motor-bike to Fielmuo reduces your take home cash by Ghc5.00 (USD1.00).” (focus group discussion, Wiiro)

The beneficiaries also added that the banks that administer the payments are not time-conscious.

- **Management:** The study found the tendency of registering wrong persons for the LEAP programme to be very high. This is because the targeting of beneficiaries is outsourced to contracted parties either than the social welfare officers that understand the form of vulnerability of the people in the district. The use of some metric and conditions to judge the vulnerability of the people can be misleading because majority of the people have similar characteristics and it will take social welfare officers who know the people to know the people who qualify for the programme.

- **Understaffing** is a major challenge that affected the ability to undertake regular monitoring and evaluation of the programme. For example, the reconnaissance study in Sissala West District found that only two officers are in charge of administering the programme for 11,872 beneficiaries. The effect of this challenge is that the officers are unable to undertake case management monitoring to understand how the cash transfers impacts the beneficiaries and how to improve beneficiary sensitization and fora. The challenge of understaffing is exacerbated by the lack of requisite logistics to undertake activities required of the officers.

5.0 Conclusion

Based on the findings of the report, it has become increasingly clear that the most effective way of minimizing poverty, vulnerability and social exclusion requires strategies that go beyond just cash handout. The evidence from this work suggests that sound and stable local business environments have the capacity to drive innovation even among extremely poor people and areas characterized by high poverty and inequality. Thus, the LEAP programme can only achieve its objective of minimizing extreme poverty if it provides an opportunity for beneficiaries to identify opportunities in their local market, leverage these opportunities and create sustainable sources of income.
6.0 Recommendation

1. The LEAP programme should be effectively integrated with other social services to improve the quality of access for beneficiaries.

2. The programme must adopt strategies that support beneficiaries to identify localized market opportunities. In this way, the exit programme can be effectively executed.

3. The implementing agencies need to adopt a multi-stakeholder engagement to ensure effective communication and execution of the exit plan.

Please follow the link below to see the video documentary

Video Link
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Online Resources


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