

International Institute of Social Studies

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Assessing the Livelihood Empowerment Against Poverty Programme (LEAP) in the Nabdam District of Ghana

A Research Paper presented by:

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(Ghana)

in partial fulfillment of the requirements for obtaining the degree of

MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:
Social Policy for Development
(SPD)

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The Hague, The Netherlands
December 2016

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Acknowledgment

My greatest appreciation goes to God for his unending guidance through my whole study period in ISS. I am as well grateful to my supervisor, Erhard Berner for his patience, guidance and direction through the whole process of writing my thesis. Also, I am grateful to Charmaine Ramos for giving me very critical feedback, it was really help. Last but not the least I thank my family for their support most especially my parents as well as friends who have giving me words of encouragement and support. God richly bless you all.

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List of Acronyms

CLIC	Community LEAP Implementation Committee
CLOGSAG	Civil and Local Government Staff Association of Ghana
CT-OVC	The Kenya Cash Transfer Orphans and Vulnerable Children
DFID	Department for International Development
DLIC	District LEAP Implementation Committee
DMTDP	Draft District Medium Term Development Plan
FAO	Food and Agriculture Organization
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
GSS	Ghana Statistical Service
LEAP	Livelihood Empowerment Against Poverty
NGO	Non-Governmental Organisations
NHIS	National Health Insurance Scheme
PAMSCAD	Programme of Actions to Mitigate the Social Costs of Adjustment
PATH	Programme of Advancement through Health and Education
SAP	Structural Adjustment Programme
UNICEF	United Nations Children's Fund

Abstract

Cash transfer programmes which began in the 1990's in Mexico and Brazil, have become one of the most popular means through which countries seek to eradicate poverty. Most countries not only in Latin America but Africa have as well adopted cash transfer programmes. Cash transfer programmes vary from country to country but all have one similar aim, which is providing the extremely poor population with grants to support their households hence lessening their vulnerability. Ghana, a developing country in Africa has as well adopted this mode of poverty alleviation. With high rates of poverty in the rural savannah regions of Ghana, there is however the need to work towards curbing it. Livelihood Empowerment Against Poverty (LEAP) a cash transfer programme in Ghana, therefore seeks to empower the poor financially by providing them with grants. In so doing improving the living conditions of the extremely poor. It as well aims at improving human capital of the poor especially children. With growing interest on cash transfer programmes this paper seeks to examine LEAP in the Nabdam district (located in the rural savannah regions). Using the capabilities approach, asset vulnerability framework and looking at targeting. The paper attempts to understand how LEAP serving as a means to curb poverty has influenced the extremely poor as well as using both quantitative and qualitative data to decipher whether the extremely poor have actually been targeted. In conclusion of this paper, LEAP has influenced lives of the extremely poor therefore has lessen their vulnerability but in comparison to non-beneficiaries the impact is very minimal, also LEAP was unable to target majority of extremely poor persons in the district. LEAP therefore needs to improve upon its monitoring system, be more conscious of targeting the most vulnerable and also consider the feasibility of the long term aim of LEAP.

Relevance to Development Studies

Social policy as defined by Mkandiwire is the “collective interventions in the economy to influence the access to and the incidence of adequate and secure livelihoods and income” (2004:1). With the ongoing debate on social policies and its importance to developing countries. There is the need to better understand welfare programmes. Livelihood Empowerment Against Poverty (LEAP), the cash transfer programme in Ghana can be used to widen knowledge on cash transfer programmes. With diverse knowledge on social programmes, governments as well as development organizations can make informed decisions on welfare programmes hence social policies.

Keywords

Cash transfers, Vulnerability, Poverty, Targeting, Nabdam

Chapter 1

Introduction

1.1 Background

Poverty, a phenomenon which has existed over centuries remains an issue of concern worldwide. Latest estimates from World Bank indicate that 12.7% of the world's population as of 2012 were considered extremely poor; living below \$1.90 a day (World Bank 2016). Poverty, as argued, is multidimensional; the poor are faced with multiple problems, they are the minority in almost every context in the world, with little say in society and are side-lined. Poverty is as well associated with various developmental problems like poor sanitation, poor access to basic facilities and high population (IPC 2006:7). These problems, which developing countries face, are considered both causes of poverty and also arise as a result of poverty. It is as a result of this that solving the problem of poverty should take a multidimensional approach (Laderchi et al 2003, IPC 2006).

Africa, the 2nd largest continent with an estimated population of 1.033 billion as of 2013 is considered the poorest continent in the world (World Population Review 2016). It has a total of 54 recognized countries with all of them considered to be developing or under developed (World Population Review 2016), indicating that majority of African countries have a high proportion of people considered poor. In 2012, 43% of the total population of Africa were estimated to be living in extreme poverty (Dabalen et al. 2016: 21). Even though over the years there has said to be a fall in the rate of poverty in Africa, the number of people considered poor continues to rise due to population growth (World Bank 2016, Hope 2004: 129). Moreover, developing countries of other regions are better off in the fight against poverty as compared to most African countries (United Nations 2015:15, United Nations 2015:15, Dabalen et al.2016:21). Over the years, various factors have been said to contribute to poverty in Africa. Some scholars believe this is as a result of colonization while others consid-

er it to be a result of the negative effects of the structural adjustment policies (Oberdabernig 2010).

The World Bank as well as other international organisations have placed much concern on the link between poverty and Social Protection Programmes (Holzmann and Jorgensen 1999, Holzmann et al 2003). Social Protection Programmes “encompasses a subset of public actions carried out by the state or privately that address risk, vulnerability and chronic poverty” (DFID 2005:6). With the introduction of various programmes and projects in the process of poverty alleviation and more emphasis on social protection programmes, cash transfers have become very popular in addressing poverty. Cash transfers initially emerged in Latin American countries specifically Brazil and Mexico in the late 1990’s (Johannsen et al 2010). They seek to provide the extremely poor with grants, which may or may not come with conditions, it is important however to note that most cash transfers have conditions. This mode of poverty alleviation grew over the years in Latin American countries and has eventually become very popular in Africa as well (Davis et al 2012).

With Ghana being an African country, it has as well battled against poverty. Latest estimates of Ghana’s population is 27.4 million (World Bank 2016), with 31.9% of the population considered poor in 2005/6 and in 2012/13 24.2% where “rural Savannah contributes more than 40% to the overall poverty in Ghana” (Ghana Statistical Service 2014:10). 8.4% of Ghanaians are considered extremely poor, these are “those whose standard of living is insufficient to meet their basic nutritional requirements even if they devoted their entire consumption budget to food” (Ghana Statistical Service 2014:12). It is as a result of this that the government of Ghana as part of measures to eradicate poverty implemented the Livelihood Empowerment Against Poverty (LEAP), a cash transfer programme that provides grants to extremely poor persons.

1.2 History of Anti-Poverty Policies in Ghana

Ghana, a low middle income country is considered to have a stable economy. With some setbacks over the years, the country has been able to recover from it and has made some economic and development improvements. The Ghana Statistical Service report shows that poverty levels fell from 31.9% in 2005/6 to 24.2% 2012/13 (2014:10). Even though this may be the case, the country still faces high levels of poverty in the rural savannah regions, with 40% of extremely poor persons in these regions. In these areas, income is mainly generated through crop and livestock farming; they mostly engage in subsistence farming. Ghana, as a developing country faced with poverty, has over the years sought out various measures to eradicate it.

The Structural Adjustment Programme (SAP) introduced in Ghana in 1983, even though may have had a positive influence on some sectors was considered to have had a negative impact on the poor. As shown by Aramide Oduyayo in an article, even though there was a drop in inflation and expansion in the industrial sector, poverty levels rather worsened than improved because much of these adjustments did not influence the poor (2015). As a result of the effects of SAP on the country, Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD), was introduced to help support workers who had lost their job. Also since PAMSCAD sought to influence poverty, it aimed at reaching the farmers in rural savannah as well as urban households considered to be poor (Gayi 1991:558). As Devereux highlights in a brief, PAMSCAD was not well planned, failed to reach the poor, and highly politicized (2009). With little improvement in the economy of the country in the early 1990s, much attention was placed on improving the economy (GPRS 2003). But with much more realization on the need to recognize social issues, emphasis was placed on social protection programmes. In 1995, the government drew up the Vision 2020 plan, which was aimed at improving both the economic and social wellbeing of the people. It addressed the social issues the country faced and sought to work towards improving these problems (GPRS 2003). Implementation of Vision 2020 was not successful and as a result the plan came to a halt (GPRS 2003: 1-2). In 2001, Ghana was considered a highly indebted country and the conditions by the World Bank to relive Ghana of this

debt was to draw up a Poverty Reduction Strategy Paper (PRSP). As part of the PRSP drawn in 2003, both economic and social issues were highlighted; economic development was directly linked to human development. Also, the excluded and vulnerable were noted very clearly in this paper (GPRS 2003:114-118). With increasing attention on social development and its relation to poverty, Ghana has focused on tackling the issue of poverty.

In the process of poverty alleviation, the Government of Ghana developed an action plan mainly addressing the issue of poverty and the vulnerable; the National Social Protection Strategy (NSPS), an umbrella of social protection programmes, which seeks to provide some assistance to the poor and extremely poor under different sectors of the Government of Ghana. The NPSP is made up of Livelihood Empowerment Against Poverty (LEAP), Labour Intensive Public Works, implemented under the Ministry of Local Government and Rural Development, The Exempt Category, under the National Health Insurance Scheme and Pro-Poor interventions for poor peasant farmers including Block Farming, under the Ministry of Food and Agriculture (Ministry of Gender, Children and Social Protection 2013).

1.3 Justification of Study

With poverty being an issue of concern worldwide, measures have been taken over the years to help eradicate it. These measures as have been shown include cash transfer programmes which were introduced in the 1990's (Johannsen et al 2010, Handa and Davis 2006). With the rise of cash transfer programmes, studies on them have become very popular in different parts of the world, especially in Latin American countries. Studies on cash transfers over the years have shown links between cash transfers as a social protection programme and its link to vulnerability and human capital of the poor (Rawlings and Rubio 2005, Soares et al 2010) . Other scholars have also studied cash transfer programmes in relation to the mode of selection which is mostly targeted (Devereux 1999, Mkandiwire 2005). In so doing, adding on to literature about cash transfer programmes in other parts of the world is necessary. With Ghana being a low middle income African country, it is however important to understand how the adoption of a cash transfer programme has influenced vulnera-

bility. Not just in any part of the country but in a section of the country that can be said to have a large percentage of its population considered vulnerable based on the Ghana Statistical Service (2014).

Therefore using the cash transfer program in Ghana, Livelihood Empowerment Against Poverty (LEAP) can be further used to build on studies related to cash transfers and vulnerability. Also with the programme using targeting as a means to select beneficiaries, with a blend of a proxy means test as well as a community based approach, it is important to understand how that combination has worked and why it has been changed over time. LEAP is not as old as other cash transfer programmes around the world, it is also not totally the same as other transfers hence studying it and its dynamics can result in interesting findings. LEAP is only centred in the rural areas of the country and these grants are mainly given to non-abled bodied persons. Also with most cash transfer programmes placing much emphasis on recipients of grants being females in the household, LEAP does not (Lavina 2013:17). This is mainly because for LEAP, grants are more aimed at the individuals than the households. Many studies of LEAP are much more concentrated in the Central and Northern Regions of Ghana (Agbaam and Dinbabo 2014, Debrah 2013, Dako-Gyeke and Oduro 2013, FAO 2013). The Upper East Region (includes the Nabdam district), which is considered one of the poorest Regions, no studies in relation to LEAP. With unpredictable rain patterns as a result of climate change as well as land which is not very conducive for farming and with majority of its population relying on subsistence farming, a large proportion of people in the Nabdam District can be considered vulnerable (Ghana Statistical Service 2014:1). LEAP in this context serves as a buffer for the poor (vulnerable) and therefore with the introduction of LEAP, there is the need to assess the extent to which LEAP has addressed the issue of vulnerability in the Nabdam District of Ghana.

1.4 Objectives

Based on the justification of this study, this research seeks to achieve the following

- To assess LEAP in relation to how it addresses the issue of vulnerability
- To add on to literature in regards to the relationship between cash transfers and vulnerability
- Suggest recommendations on LEAP to the Department of Social Welfare of Ghana

1.5 Research Question

In the process of reaching these objectives, this question was used as a guide:

To what extent does LEAP address the vulnerability of people in the Nabdam District of Ghana?

In answering the main research question, there is the need to break down the main question for focus and clarity, hence the sub-questions used to answer the main question include:

- Does LEAP target the vulnerable?
- Has there been an effect on consumption as a result of LEAP?
- Have there been effects of LEAP on education and health?
- Has LEAP had an influence on ownership of assets?

1.6 Structure of Research Paper

With this study's quest on understanding cash transfer programmes and how it influences vulnerability, this paper helps give an explicit understanding by using the Nabdam District. The paper includes the conceptual and analytical framework which mainly explains the concepts and theories used and how they were incorporated together to analyse the paper. Chapter 3 consists of the process used to come to the conclusions made in this paper, it begins with a lively narration of the data collection process and ends with some limitations during data collection. Chapter 4 elaborates on the cash transfer programme being

assessed as well as details of LEAP in the Nabdam District. Finally, Chapter 5 explains clearly the findings from the data collected by using the theoretical framework in Chapter 2, the chapter further goes on to conclude the paper by giving a summary of the study, a conclusion made from the analysis and recommendations to the Ministry of Gender, Children and Social Protection.

Chapter 2 Conceptual and Analytical Framework

2.1 Introduction

This study is fixated on cash transfers and their influence on vulnerability. Hence the need to unpack cash transfers in relation to vulnerability as well as other issues related to implementation of these programmes. This chapter focuses mainly on engaging with literature on cash transfers, the relationship between cash transfers and vulnerability as well as the differences in cash transfer programmes especially between Latin American and African countries. It further goes on to conceptualize targeting which is important in relation to cash transfers in every implementing country, and as well explains the theoretical framework and how it is being used to assess LEAP in this study. The frameworks used are the Capabilities Approach and Asset Vulnerability Framework.

2.2 Conceptualizing Cash transfers and vulnerability

Cash transfer programmes were introduced in the 1990s in Latin America specifically Brazil and Mexico (Johannsen et al 2010, Handa and Davis 2006). They are considered a form of social assistance given to the poor and they are either conditional or unconditional. DFID classifies cash transfers as social assistance programmes under social protection (2005). Social protection as broadly defined by DFID “encompasses a subset of public actions carried out by the state or privately that address risk, vulnerability and chronic poverty” (2005:6). DFID therefore classifies social protection into three (3) components; social insurance, social assistance and setting and enforcing minimum standards (ibid). Cash transfers therefore come under the social assistance component which provides non-contributory support to the poor. Vulnerability, as defined by Moser, is the “insecurity in the wellbeing of individuals, households and communities, including sensitivity to change” (1988:23). The poor, who are insecure due to lack of assets, are therefore vulnerable and also

are opened to all kinds of shocks (Devereux 2001: 509). Social protection programmes therefore serve as a buffer for the vulnerable in society, they also serve as a means to reduce risk and lessen the effects of shocks on the poor (Adato and Basset 2008:1). Cash transfer programmes which are social assistance programmes under social protection are therefore aimed at providing financial assistance to the poor who are vulnerable. Cash transfers are intended to provide some form of security to the vulnerable, by improving consumption, investment as well as human capital (Johanssen et al 2010, Handa and Davis 2006:514), these are considered to be forms of security to the poor. The grants provided to beneficiaries therefore serve as a means to accumulate or safeguard assets to prevent the poor from shocks (OECD 2009:21-22); Moser states that “the more assets people have the less vulnerable they are” (1988:3).

Amartya Sen, an economist who has written extensively on poverty, argues that the poor should have access to basic services, in his view, every human should be given the opportunity to improve upon their capabilities and therefore should be provided basic services (Laderchi et al 2003). He refers to these services as “basic capabilities”. In relation to the above argument, cash transfers serve as means for the poor to access basic capabilities, therefore reducing their vulnerability. Sen considers these basic capabilities to include food (nutrition), shelter, clothing as well as improving human capital (education and health), these basic capabilities are as well the areas in which cash transfer programmes seek to improve. Sen as has argued income (money) should be considered a means to reaching the end goal hence cash transfers serve as a means for the vulnerable to reach their capabilities and in so doing lessening their vulnerability (ibid). Apart from cash transfers improving food consumption and human capital of the poor, it also aims at improving investments. This serves as a means for the poor to have assets to rely on in times of shocks. The poor being vulnerable are prone to shocks, hence the need for assets that can help them in these times of difficulty (Devereux 2001:509).

With the rise of cash transfer programmes in Latin America (Handa and Davis 2006) as well as Asia and recent rise in Africa (Davis et al 2012), there has been studies as well as scholarly arguments around this mode of poverty reduction.

Cash transfer programmes in most countries are said to have had some effects on communities. One of the largest cash transfer programmes, Bolsa Familia in Brazil has had some impact on education, an improvement in school attendance (Soares et al 2010:182). The cash transfer programmes in both Colombia (Familias en Accion) and Mexico (Oportunidades) have also had an effect on school attendance (ibid). As a result of Familias en Accion in Colombia there has been an increment in enrolment in schools, 90% or more children between 8-11 years in both rural and urban areas have high rates of school attendance (Attanasio et al 2005:5). Also, studies show an improvement in primary school enrolment in Nicaragua; in using a control and treatment technique to assess the programme, the study showed that in treatment areas enrolment was 65% in 2000 and as of 2001 enrolment increased to 93.5% while for the control areas enrolment was 72% in 2000 and in 2001 it increased to 75.1%. Showing that treatment areas had improved in relation to enrolment of pupils (Rawlings and Rubio 2005:46-47). With the adoption of a cash transfer programme, Janani Suraksha Yojana (JSY) in India, a study on JSY was undertaken. This programme seeks to improve and encourage more births in health facilities; the evaluation shows that as a result of JSY, births in health facilities increased in parts of the country that had a larger number of beneficiaries (Lim et al: 2010). Food and Agriculture Organisation (FAO) qualitative studies on cash transfers in some African countries also show some positive effects on livelihoods. The Kenya Cash Transfer Orphans and Vulnerable Children (CT-OVC) has said to have had impact on household consumption; research results from Kangundo district show that a greater percentage of beneficiaries used the cash transfers for food, clothes and education of OVC (FAO 2014:33). Another study by FAO on the cash transfer programmes in Malawi shows that even though there were delays in payments (2014:54), the programme has had an impact on livelihoods. In Kaduya TA, Phalombe district, beneficiaries indicated the transfers they receive contribute about 60% of their yearly income (FAO 2014:30).

In contrast to the benefits, some other issues in relation to cash transfers have been indicated in quite a number of evaluations and studies on cash transfer programmes across the world. One very important issue has to do with cash transfer programmes placing much attention on human capital (especially Latin

American countries). A study of cash transfer programmes in six (6) countries; Colombia, Honduras, Jamaica, Mexico, Nicaragua and Turkey show that even though transfers aim at food consumption of the poor, they are much more concerned with human capital (education and health of children) (Rawlings and Rubio 2005:31- 34), they are aimed at more long term benefits than short term benefits. For instance, in Colombia the main objective of the program is to “increase human capital investment in extremely poor families in smaller municipalities” (Rawlings and Rubio 2005:31), also in Turkey the cash transfer programme is centred on improving human capital amongst poor families by giving families education as well as health grants (ibid). As well Rawlings acknowledges that little attention is placed on the vulnerable when it comes to most of the cash transfer programmes. It shows that PATH, the cash transfer programme in Jamaica includes disabled persons as beneficiaries but in terms of evaluation of the programme, it does not explicitly indicate if they are able to conform to conditions (Rawlings 2006:27). This clearly shows the difficulty in actually reaching the vulnerable in society and how these programmes pay less attention to the vulnerable. Even though this is the case, most African countries are much more aimed at short term benefits which is providing food to the poor. This is as result of the move from aid-in-food to cash transfer programmes in most African countries (Garcia et al 2012:34). African countries, just like other countries in Latin America and elsewhere in relation to transfers face the problem of the supply side meeting the needs of the demand side (Rawlings 2006:27-28, Rawlings and Rubio 2005:39). With majority of developing countries having poor educational and health facilities as well as difficulty in accessing these services, providing the poor with transfers may not improve their situation especially in relation to human capital. In so doing, the supply side has to meet the demand side for sustainability of cash transfer programmes. Hence the introduction of cash transfer programmes cannot stand on its own to make a difference but needs the whole administrative system to work properly for a well-organized and sustainable programme. In addition to above mentioned issues most cash transfer programmes in Africa are faced with peculiar problems like delays in transfers and minimal transfers in comparison to countries outside of Africa (FAO 2013:43,47, FAO 2014:54, FAO 2014:66). Finally, the issue that stands out strongly in relation to transfers is the

problem of targeting. Most evaluations on transfers indicate the need for improvement in targeting and finding efficient ways to target those eligible for these grants (FAO 2014: 57, Johannsen et al 2010, Lim et al: 2010). We will go on further to elaborate more on targeting in the next sub-chapter.

2.3 Targeting

The word target, as defined by the Oxford dictionary is "to mark out or identify" (1989). In the 19th century, targeting was used as a means to select "non-abled bodied" (targeted) persons who were poor by supporting them with some benefits in Britain (Chhachhi and Truong 2009:6, Goose 2005:353). Over the years, targeting has continued to be used in relation to poverty eradication in many parts of the world that is selecting persons out of the lot (mostly minorities or extremely poor persons) and providing them with certain benefits (Grosh and Baker 1995:1, Devereux). Universalism was more popular in most countries, where all members of a society were entitled to some benefits (Mkandiwire 2005:1, Yusuf 2010). In the process of seeking to improve welfare schemes and reducing cost, targeting was introduced (ibid). With the introduction of cash transfer programmes, targeting has taken a strong role in their implementation across the world. With so many countries implementing cash transfer programmes, they have also adopted targeting as a means of reaching the poor and vulnerable. In so doing, different countries have adopted different selection procedures (targeting). Most countries use geographical and household information to select communities and beneficiary households. Devereux identifies three types of targeting usually used for selecting beneficiaries "*self-targeting, individual assessment and group characteristics*" (1999:63). Self-targeting is used more for selecting beneficiaries of public works programme. Individual assessment which mainly deals with the income and expenditure of the household and group characteristics which has to do with some characteristic of the potential beneficiary, are used together when using the proxy means test (ibid). Proxy means test is mostly used in selecting beneficiaries for cash transfer programmes (Rawlings 2005:145). Community based targeting is an-

other approach which is much more prevalent in Africa (Davis et al 2012:3, Garcia et al 2012:5).

Proxy means testing is considered the most accurate means of targeting (Grosh and Baker 1995:1). It is a means in which “information on household or individual characteristics correlated with welfare levels is used in a formal algorithm to proxy household income or welfare” (Grosh Baker 1995, Narayan and Yoshida 2005:2). In using proxy means test, errors in targeting and other necessary setbacks in selecting beneficiaries are accounted for. This does not go to say that proxy means test prevents errors in targeting but then it tends to reduce errors. It is sometimes difficult to get exact household or individual information especially when potential beneficiaries are illiterates, also since most rural settlers rely on agriculture for survival, in Ghana for instance, they tend not to have a constant flow of income, making it difficult to determine approximately how much they earn. These are amongst difficulties in using proxy means test (Narayan and Yoshida 2005:2). Mexico uses proxy means test to select beneficiaries for their cash transfer programmes as well as Colombia and Turkey (Rawlings and Rubio 2005:37). Ghana as well adopted this mode of selection in combination with a community based technique.

Over the years, community participation has become a method used in most development projects and programmes. Studies have shown that including members of the communities in projects yields higher results (Sachs 2010:128) it is as a result of this that international organizations tend to promote community participation. Most projects sponsored by international organizations attach the condition of community participation (Conning and Kevane 2002:375, World Bank 1996). Cash transfer programmes are no exception; community participation comes in play in the selection of beneficiaries. In using the community based technique, leaders or elders in the community are asked to select persons they consider to fall under certain categories in relation to the project at hand (Yusuf 2010). It is considered that the leaders will select the right persons since they live in the community and know who actually falls in those categories. This mode of selection is considered to help lessen cost, smoothen implementation and help reduce errors in targeting if well managed (Garcia et al 2012: 217). Community based approach even though may have advantages tends to also have setbacks. With cash transfers, selection is likely

to be biased in favor of some groups which can lead to type I (not selecting eligible beneficiaries) or type II (selecting non-eligible beneficiaries) errors (ibid). Apart from Ghana using community based approach together with proxy means test, Kenya a blend of geographical, community and household method (FAO 2014).

Cash transfers has had effects on consumption in some cases, investments in others, education (human capital), child labour as well as health, but one issue that scholars and studies on cash transfers show is that the vulnerable who are entitled to these grants are either not included as beneficiaries or those who are included as beneficiaries are not actually the vulnerable. Devereux explains that, this issue arises as a result of the targeting process. When targeting fails to reach the poor, it is referred to as either under-coverage, Type I error or exclusion error. And when it reaches those who are not considered poor, it is over-coverage, Type II error or inclusion error (Devereux 1999:62). Devereux explains that lessening these errors is usually difficult to do (1999:62, Mkandiwire 2005:9). Also, for targeting to work accurately, there is the need for constant monitoring, and this makes targeting expensive (ibid). It is for this reason some scholars argue for universal transfers instead. Ellis argues that cash transfers should be very low since there is a thin line between the poor and non-poor. He further explains that this makes it difficult to target the right group of people (2012). In some communities, conflicts have occurred due to targeting of cash transfer programmes. Mkandiwire argues that targeting creates inequality and segregation in society; she argues that it creates a “dual- structure” where the state provides for the poor while the rich are provided for by the private sector, “benefits meant for the poor often end being poor benefits” (Sen 1995:14 cited in Mkandiwire 2005:7). In line with same argument, Mkandiwire further points out that even though most countries claim to be targeting, instead they adopt a hybrid system (targeting and universalism) (Mkandiwire 2005:1).

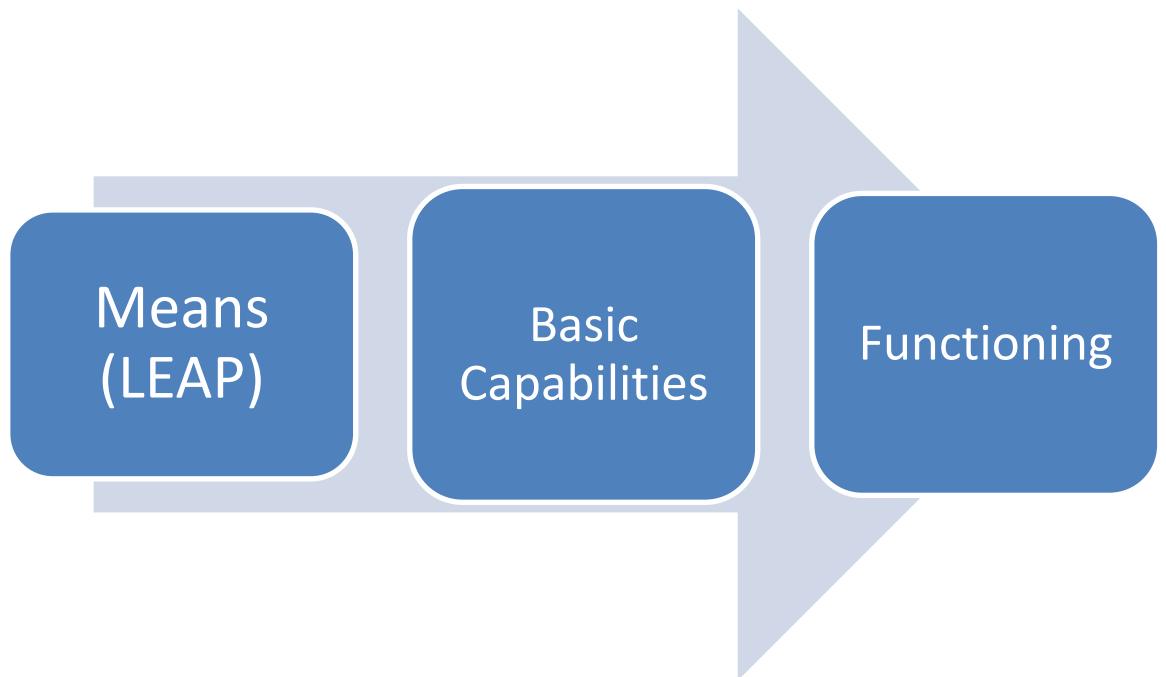
It as a result of these arguments there is the need to further add on to studies on cash transfers from other context hence the need to assess LEAP in Nabdam District.

2.4 Capabilities Approach

Capabilities approach is a framework propounded by Amartya Sen; it is used to assess social arrangement, wellbeing of people and social policies (Robeyns 2005). The argument here is that development should focus on what people already have and how to improve on their existing abilities and hence evaluating social policies should be based on same issues. Sen further argues that people should be given the opportunity to improve upon their capabilities and also hindrances should be removed to allow people reach their goals (freedoms) (Laderchi et al 2003); these freedoms make it possible to achieve one's functions. He further argues that income is necessary for enriching one's capability but should not be the end result in assessing poverty but rather how it has influenced people's freedoms (Laderchi et al 2003), "*expansion of entitlements should not however be viewed as the final objective of human well-being but rather the capability of doing valued things that ultimately matters*" (Dreze and Sen 1991:3)

Functioning and capabilities go hand in hand; functioning has to do with what one can achieve after enjoying certain capabilities (Robeyns 2003:11). For instance, two people can have access to the same capabilities (freedoms) but may not both achieve same functioning. As Robeyns clarifies, achieving one's functioning is influenced not only by means (mostly income) but by personal characteristics of the individual, social characteristics as well as environmental characteristics, hence these have to be put into consideration when using the capabilities approach (2003:12-13, Robeyns 2005:99). Sen measures poverty as one's failure to meet certain minimum capabilities like "*being free from starvation, hunger, from undernourishment...*", he clarifies that capabilities should not be generalized but specific capabilities should be considered for different contexts (Sen 1985:670). In Sen's study on poverty, he does not clearly map out the capabilities one should enjoy but mentions basic capabilities everyone should be entitled to. Sen defines basic capabilities as "*the freedom to do some basic things that are necessary for survival and to avoid or escape poverty*" (Robeyn 2005:101).

Figure 1.1 Capabilities framework



Source: Author using Sen’s capabilities approach

Based on this, this study will use the capabilities approach to analyse LEAP using the “basic capabilities” Sen indicates. We will concentrate on basic capabilities beneficiaries have gained as a result of LEAP, therefore functioning they have gained will not be explicitly explained since that will have to look at the wider picture. In analysing we will hint on some functioning's.

Table 1.1 Indicators for measuring dimensions of vulnerability

Dimensions of vulnerability	Indicators
Nutrition	<ul style="list-style-type: none"> • Households that have two square meals a day • Households that afford to consume food containing at least a balance of proteins, carbohydrates and oils
Shelter	<ul style="list-style-type: none"> • Households that living under a roof • Household that live in a well-

	built house
Clothing	<ul style="list-style-type: none"> Households that can afford to cloth every member.
Education	<ul style="list-style-type: none"> Children under the age of 15 that enrolled in school
Health	<ul style="list-style-type: none"> Access to health care

Source: Author using Sen's basic capabilities as a guide

2.5 Asset Vulnerability Framework

The poor which are excluded in society are also vulnerable. Vulnerability as defined by Moser is the “*insecurity in the wellbeing of individuals, households and communities, including sensitivity to change*” (1998:23). They being vulnerable also makes them open to all kinds of risk (Devereux 2001: 509). Devereux further indicates that rural poor are much more likely to experience shocks; it is for this this reason they tend to adopt coping strategies. Coping strategies has to do with “responses to adverse effects or shocks” (Devereux 2001:512). They therefore save some assets to help them survive in times of hardships or unintended occurrences (ibid). Moser as well makes a similar argument; even though the poor are vulnerable, they still have assets they rely on in times of crisis and unexpected problems. Instead of placing much emphasis on them being poor, it is better to look at what assets they can rely on. That is what vulnerability asset framework expounds. Below are assets the poor rely on which Moser used in her urban study:

- Labour
 - Human Capital
 - Productive assets
 - Social Capital
- (Moser 1998:25)

In the case of this study, asset vulnerability was used to assess the effects of transfers on ownership of assets of LEAP beneficiaries. How the transfers they receive affect the assets they own, and therefore how cash transfers serves as a means to prevent beneficiaries from shocks that may occur. With this study using Moser's assets as a guide, a framework was created to analyse the

findings of the study. Below are the assets and indicators which were used to measure LEAPs effect on assets:

Table 1.2 Indicators to measure assets

Assets	Indicators
Labour	<ul style="list-style-type: none"> • Households that use their transfers for extra labour for farming • Households that use transfers to start businesses
Savings or Loans	<ul style="list-style-type: none"> • Households that save their money in the bank • Households that save their money in other means • Households that use transfers to pay loans
Land and Livestock	<ul style="list-style-type: none"> • Households that spend their grants on their land for farming or any other purpose; this excludes labour. • Households that use grants to acquire livestock.
Family (extended family)	<ul style="list-style-type: none"> • Households who are able to support other family members outside the household

Source: Author using Moser's Asset Vulnerability Framework as a guide

2.6 Conclusion

This chapter gives a clear understanding of cash transfer programmes and its relationship to vulnerability. In summary, cash transfers serve as a means to lessen vulnerability amongst the poor in so doing, looking at targeting and its influence on cash transfer programmes, also understanding the capabilities approach and how it can be used to further explain the influence of cash trans-

fers on the poor. Finally, getting a clearer understanding on asset vulnerability framework and how it can serve as a guideline in assessing cash transfers' influence on assets amongst the poor. To sum it all up, we are basically trying to understand how cash transfers, by using targeting, capabilities approach and asset vulnerability framework can influence the vulnerability of the poor.

The next chapter is centred on the process used in collecting data for this study.

Chapter 3 Methodology

3.1 Introduction

This study adopted a mixed method approach that is a mesh of quantitative as well as qualitative research to assess LEAP. Also, secondary data was used to compliment the data collected; this included academic literature, documents from the Ministry of Gender, Children and Social Protection as well as media reports. It goes on to explain the sampling techniques used and what led to the decisions taken in relation to the techniques adopted. This section of the paper therefore seeks to show an in-depth process of the data collection process.

3.2 Data Collection

This research adopted a mixed method approach, Creswell considers mixed method research “*as an emerging approach in social science and health science that involves combining both statistical trends and stories to study human and social problems*” (2013: 4:15). This approach was adopted to help make a comparison of beneficiaries and non-beneficiaries. In attempting to answer the research question, beneficiaries were compared to non-beneficiaries who have similar characteristics that put them below the poverty line and as well fall in one of the categories of LEAP beneficiaries. Therefore, this study carried out a household survey which was analyzed using statistical trends and went on to undertake in-depth interviews which was analyzed based on stories hence, mixed method approach. The survey used the explanatory sequential design as Creswell indicates, in so doing using quantitative approach (household survey) to select a group of people and going on to have qualitative interviews with them. With the information obtained from the household surveys, 30 out of 65 participants were selected, individual interviews were conducted with the 30 selected participants. This helped identify non-beneficiary households which are considered to be extremely poor based on their daily spending in relation to number of household members. It is however important to note, due to inconsistency in

the monthly salaries of most settlers, the question of how much they earn monthly was not included in the questionnaire. However, the information from the survey was as well used in combination with the quantitative interviews for analysis, hence a convergent design (Creswell 2013).

Since it was necessary to build a good rapport with the officials, participants as well as the communities, the Assistant Director at the Regional Social Welfare Office, Upper East Region was contacted and was informed about the research. He gave his consent which led to contacting the district welfare office. An interesting, lively and in-depth discussion was held with the Assistant Social welfare officer about LEAP. This interview served as a guide in selecting the two communities that were used in this study and it enriched the research with more knowledge on LEAP in the Nabdam district and also influenced the questions used as guidelines for the interviews. Assembly Persons play a critical role in the decentralized system of the government in Ghana; they actually communicate directly to the people and have a lot of influence on how the people receive any information or support (Friedrich-Ebert-Stiftung 2010: 39, 71). Hence, on the advice of the Social Welfare Officer, the assembly persons of both communities were contacted before data collection began. The assembly persons were contacted; they were very understanding and gave their consent as well as support. They introduced the persons who help organize LEAP beneficiaries during payment days, who are popularly known as “CLIC”. Discussions with both “CLICs” yielded information that improved the understanding of the programme (LEAP). With the help of “CLIC” in both communities, data collection began smoothly. Apart from the data collected books, articles, reports from Ghana Statistical Service and documents from the Ministry of Gender, Children and Social Protection, observation as a research technique was used; mainly observation of their reaction to issues raised and their environs.

3.3 Sampling Techniques

LEAP beneficiaries in the Nabdam district are situated in only eight (8) communities since its commencement. For this study, two (2) communities

were selected to allow for a much more in-depth study and also allowing for the opportunity to compare the two very different communities in relation to LEAP. One which is considered more accessible due to its market which is very popular; Pelungu, and the other which is not so popular due to its location and difficulty in accessing it; Logre. Due to time constraints, a sample size of 65 households were randomly selected from both communities, 38 in Logre and 26 in Pelungu; since Logre has a higher population as compared to Pelungu. Also, the sample size was made up of 23 beneficiaries and 42 non-beneficiaries. The survey was administered over a period of 12 days, with the help of three experienced enumerators who were fluent with the language spoken (Nabt) in this part of the country. The survey sought to find out basic household demographics which included number of people in each household, their ages, their occupations, how much they spend as a household daily, etc.

With the data collected from the household survey, beneficiaries of LEAP as well as non-beneficiaries of LEAP were purposively selected based on their household spending and number of people in the household in comparison to the extreme poverty line in Ghana (GHc792.05 per adult) (GSS 2014:12). One-on-one semi-structured interviews were carried out with 30 participants; 15 beneficiaries and 15 non-beneficiaries in both communities. The interviews were carried out within a period of 7 days. Interviews were recorded with the awareness and consent of all participants.

Table 1.3 Total number of participants from the survey

Household (LEAP)	(LEAP) Beneficiary		Non-beneficiary		Total	
	No.	%	No.	%	No.	%
Logre	10	15.4	27	41.5	37	56.9
Pelungu	13	20	15	23	28	43
Total	23	35.4	42	64.6	65	100

3.4 Data Analysis

Data was analysed after the survey was administered. Selection was made after which interviews were conducted. In analysing the survey, Microsoft Excel was used to sort the information, and the necessary information like daily expenditure of households, number of persons in the household, whether the participant was a beneficiary or non-beneficiary, etc, were taken note of and as a result, 30 participants were selected. After which, qualitative interviews were conducted, since interviews were recorded, there was the need for transcription, which was done, after which thematic areas were noted and responses were categorized into these areas. Analyses was done using information from the interviews, the survey, personal observations as well as literature especially literature on cash transfer programmes across the world.

3.5 Limitations in Data Collection

Even though there was cooperation from most participants, there were still some challenges. Some participants especially non-beneficiaries were agitated with the fact that they usually answer so many questions but do not gain anything from sacrificing their time. Also, reaching some areas in the Nabdum District was not very easy due to muddy and rocky roads, and as a result of this I was involved in an accident. As well, the Labour Association,

Civil and Local Government Staff Association of Ghana (CLOGSAG) which the Social Welfare Department belongs to, went on a strike action around the same period of data collection (Daily Guide 2016). This led to interviewing less officials than was intended.

3.6 Conclusion

In summary, the mixed method approach helped to look at information from two perspectives. Which allowed for validation of findings. This paper will go on to the next chapter to give a brief but very informative discussion on anti-poverty programmes in Ghana over the years.

Chapter 4 Livelihood Empowerment Against Poverty (LEAP)

4.1 Introduction

Livelihood Empowerment Against Poverty programme in Ghana provides grants to the extremely poor percentage of Ghanaians in so doing reducing their vulnerability. With this in mind, this chapter seeks to further understand the cash transfer programme in Ghana, its selection process as well as results from other studies of LEAP. It will as well go on to give a description of the LEAP programme in the Nabdam district of Ghana.

Livelihood Empowerment Against Poverty implemented under the Ministry of Gender, Children and Social Protection is a cash transfer programme that provides grants to extremely poor persons faced with the following conditions: individuals who are 65 and above without productive capacity or regular remittance, chronic disabilities, orphans and vulnerable children and the latest addition pregnant or lactating mothers with babies under the age of 2 years (this was known as LEAP 1000 indicating the necessity for babies to be well fed during their first 1000 days). This cash transfer programme introduced after consultation with the Brazilian government and designed to fit the Ghanaian context (Debrah 2013:47), aims at financially empowering 20% of extremely poor persons and households and strengthening human capital in Ghana. This cash transfer programme is both conditional and unconditional; care givers of orphans or vulnerable are expected to adhere to the following conditions: *“Enrolment and Retention of school children in school, birth registration of new born babies and their attendance at post-natal clinics, full vaccination of children up to the age of 5, non-trafficking of children and their non-involvement in the worse of child labour”* (Government of Ghana 2013). The Government of Ghana with support from the World Bank, DFID and UNICEF funds LEAP (ibid). As mentioned by the Assistant Social Welfare Officer *“LEAP supplements the vulnerable in the district”* (2016, Nabdam District). Beneficiaries are also registered under the

National Health Insurance Scheme (NHIS) hence receiving free medical services and some medications when ill. Payment is done every two months, as of 2016 payment is being done electronically (e-switch).

Table 1.4 Amount Paid to Beneficiaries Bimonthly

¹ Number of Beneficiaries in Household	Amount Received (GH)	\$
One beneficiary	64.00	16.00
Two beneficiaries	76.00	19.00
Three beneficiaries	88.00	22.11
Four or more beneficiaries	106.00	26.60

Source: Social Welfare Department, Ghana

4.2 Selection Process (Targeting)

Selection of beneficiaries was done using community based targeting and Proxy means test. (Osei 2011:8). LEAP is implemented with the help of two (2) committees the District LEAP Implementation Committee (DLIC) and the Community LEAP Implementation Committee (CLIC)) and the postal service. Before these committees make selections, districts are selected based on the following; *“prevalence of adverse health conditions such as high incidence of guinea worm, buruli ulcer and HIV/AIDS; the level of NHIS registration; the availability of and access to quality basic social services; the prevalence of child labour or child trafficking; and the degree of geographical isolation”* with the help of figures from Ghana Statistical Service (FAO 2013:2). The DLIC, made up of the District Chief Executive, a representative of the social services sub-committee, a representative of assembly men and women, the District Social Welfare Officer, the Director of the Department of Children, the Director of Education, the Director of Health, the Director of Labour, the Director of Information, as well as religious and non-government organisation (NGO) representatives selects

¹ GHc1.00 = \$3.98

communities. With results from DLIC, CLIC made up of community members, a representative from ministry of education, ministry of health, NGOs and religious groups, go on to select beneficiaries in each community (FAO 2013: 2-3). The communities are randomly selected, after the communities have been selected, community leaders select individuals based on the criteria (individuals who are 65 and above without productive capacity or regular remittance, chronic disabilities, orphans and vulnerable children, and pregnant or lactating mothers with babies under the age of 2 years), these individuals go through a proxy means test by taking basic household information from these selected persons and putting it through a computerized system. Those who are considered to be extremely poor and also fall under the four categories are selected. Some persons who were considered poor were not selected since selection of beneficiaries had a cut off limit especially for the case of the Nabdam district.

As of this year, 2016, the programme is being expanded, with this expansion the selection criteria has changed as a result of checking targeting issues. With this selection procedure, all persons in the community have been sensitized on LEAP and have been asked to “apply”, therefore filling out a questionnaire which is computerized. Persons who are extremely poor based on information gathered from questionnaire and fall under either one of the criteria’s will be selected. This new selection procedure was not carried out by the Social Welfare Department, it was contracted out to a private entity.

4.3 Impact Studies on LEAP

Since the commencement of LEAP in 2008, there have been some studies on the programme, Food and Agriculture Organisation (FAO) conducted a study on LEAP in 2012 in some communities in the Central and Northern regions of Ghana. The study aimed at the influence of LEAP on “household economy, local economy and social networks”. With the household, there was said to have been improvement in food consumption and quality of food consumed. Beneficiaries are able to afford larger quantities of food stuffs as well as healthier food. However, with large families especially in

the Northern Region, the grant cannot impact families' livelihoods as should have. Also, school attendance of children in Dompase in the Central Region is said to have increased but the influence of the conditionality of LEAP was not very explicit; there tends to be suggestions that the conditionality on Orphan and Vulnerable Children caregivers had an impact on school attendance especially in Dompase. To add to that, some beneficiaries were said to have used the grants to engage in some trading and farming activities (FAO 2013:31-33). The study shows that LEAP did not have a much of an influence on the local economy, but had an effect on beneficiaries' involvement in the community (FAO 2013:38-41). Since LEAP is a targeted programme, the issue of targeting was also raised in this study. It indicated that non-beneficiaries who felt they were eligible to be beneficiaries did not understand why they were not. They felt the system was biased in favor of some people. Another issue raised was the delay in payment as well as the CLIC and DLIC not functioning as they are supposed to. (FAO 2013:43-44, 47). Another study by Emmanuel Debrah, a political science lecturer at the University of Ghana showed similar findings to the FAO study. The study, which was also conducted in some communities of the Central and Northern region, asks the question "did LEAP transform the lives of the poor" (Debrah 2013:50). In answering the question, the study shows that beneficiaries were able to use grants for farming activities and also attendance to medical facilities increased (ibid). Even though there were positive effects on lives, other beneficiaries and participants of the study were of the view that the grants were negligible in relation to bringing them out of poverty (Debrah 2013:53-54). Also, a thesis study on LEAP in the Tolon-Kumbungu District located in the Northern Region of Ghana, shows that LEAP has influenced food consumption, enrolment of children in school as well as accessing health facilities (Agbaam and Dinbabo 2014). It has also had an effect on coping mechanisms poor usually take in times of unexpected circumstances (ibid). This study however, indicates some limitations; these include, as the other two (2) studies noted, minimal grants and delays in payments. These studies on LEAP show similar findings and have made some recommendations on the basis of their analysis. This research

paper in using these studies as a foundation will build more on LEAP. And since these studies are centred in some regions, studying other settings will help look at LEAP from another perspective.

4.4 LEAP (Nabdam District)

The Nabdam District, formerly part of the Talensi-Nabdam District is located in the Upper East Region of Ghana. It was separated from the Talensi-Nabdam District in the year 2012; its capital is Nangodi (Ghana Statistical Service 2014:1). As shown in the 2010 Population and Housing Census, District Analytical Report, the District has a total population of approximately 33,826 (2014:15). The Poverty Mapping report for Ghana shows that prevalence of poverty in the Nabdam district is 63% (GSS 2015:35). 85.7% of the population is engaged in farming which mainly includes growing of food crops and rearing of animals (Ghana Statistical Service 2014:45). With unpredictable rain patterns as a result of climate change as well as land which is not very conducive for farming and with majority of its population relying on subsistence farming, a large proportion of people in the Nabdam District can be considered vulnerable (Ghana Statistical Service 2014:1). LEAP in this context serves as a buffer for the poor (vulnerable).

Map 1.1 Map of the Nabdam District



Source: Ghana Statistical Service 2014

The LEAP programme began in the Nabdam District in 2007 when the area was still under the Talensi-Nabdam District. With preparation to implement

LEAP in 2007, a flood which was an unforeseen occurrence led the government to begin LEAP by offering some amounts of money to poor persons who had suffered as a result of the flood (Ghana Web 2008). Even though this was the case, from this study most beneficiaries have been receiving LEAP benefits for about 3-4 years as of 2016. Beneficiaries are situated in 8 communities in the District. The Nabdam District has a total of 390 LEAP beneficiaries. As indicated by the Assistant Social Welfare Officer, the communities were randomly selected but also cuts across the 7 zones in the District. For this study, Pelungu and Logre were selected.

Table 1.5 Beneficiaries in the Nabdam District

<u>Communities</u>	<u>Number of Beneficiaries</u>
Logre	53
Pelungu	49
Zua Yakote	46
Nyobare	49
Kugre	48
Kongo	49
Dasabligo	48
Nangodi	48
<u>Total</u>	<u>390</u>

Source: Social Welfare Office Nabdam District Assembly

Chapter 5 Impacts and Outcomes of LEAP

5.1 Introduction

Cash transfer programmes as have clearly shown have become a very important means in alleviating poverty in the world, Ghana not being exempted. This study on LEAP is therefore serving as a medium to better understand cash transfer programmes as well as looking at it from the Ghanaian perspective specifically the Nabdam District. LEAP, as has been explained, seeks to empower the poor financially. The extremely poor as defined by the GSS cannot afford to survive even if all their income is used for food (2014:12). It is with this reason that supporting them with some funds is necessary; this seeks to help lessen their vulnerability. With this said, this chapter seeks to uncover the results from the survey undertaken as well as interviews that were conducted. This analysis will be done using information from the 30 selected participants. This information will help in creating a clearer understanding of the influence LEAP has made, also we will be comparing LEAP in the Nabdam District to other studies on LEAP in Ghana as well as studies on cash transfer programmes in other countries.

Table 1.6 Household Information from selected 30 households

	Beneficiary		Non-Beneficiary		Total	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
Gender of all participants						
Male	3	1.7	85	48.0	89	50.3
Female	14	7.9	74	41.8	88	49.7
<u>Total</u>	17	9.6	160	90.4	177	100
Age (years)						
Below 10	1	0.6	36	20.3	37	20.9
10 – 20	-	-	51	28.8	51	28.8
21 – 31	-	-	24	13.6	24	13.6

32 - 42	-	-	19	10.7	19	10.7
43 – 53	2	1.1	11	6.2	13	7.3
54 – 64	3	1.7	7	4.0	10	5.6
65 and above	11	6.2	12	6.8	23	13.0
Total	17	9.6	160	90.4	177	100
Occupation						
Arable Crop farming	8	4.5	55	31.1	63	35.6
Livestock farming		0.0	1	0.6	1	0.6
Pito Brewing		0.0	1	0.6	1	0.6
Petty trading	1	0.6	4	2.3	5	2.8
Salaried Worker		0.0	1	0.6	1	0.6
Tradesman		0.0	3	1.7	3	1.7
Artisan		0.0	3	1.7	3	1.7
Students	1	0.6	74	41.8	75	42.4
No occupation	7	4.0	18	10.2	25	14.1
Total	17	9.6	160	90.4	177	100

Source: Author from data collected

5.2 Targeting the Vulnerable

LEAP, as has been mentioned, is aimed at targeted persons; that is the extremely poor who are also considered vulnerable. LEAP goes on to narrow the targeted group down not to just any extremely poor person, but individuals who are 65 and above without productive capacity or regular remittance, chronic disabilities, orphans and vulnerable children and the latest addition pregnant or lactating mothers with babies under the age of 2 years. Targeting as has been said is not as simple as it sounds; selecting persons who actually fall into these categories are sometimes not as easy to do, and with changes occurring overtime being able to capture who falls under these categories becomes difficult. Devereux indicates that for targeting to be successful, there is need for constant monitoring which is usually very expensive to do. He also men-

tions the likelihood of targeting errors, where persons who should not fall under the categories receive benefits (type II error) whilst those who do, do not receive benefits (type I error) (1999:62, Mkandiwire 2005:9). It is as result of this that this study seeks to find out whether the vulnerable are targeted.

Table 1.7 Targeted Categories

Category (extremely poor)	Beneficiaries		Non- beneficiaries		Total	
	No.	%	No.	%	No.	%
Over 65 years	11	33.3	12	36.4	23	69.7
Orphan	1	3.0	-	0.0	1	3.0
Disabled	-	0.0	1	3.0	1	3.0
Lactating mothers	-	0.0	-	0.0	-	0.0
Do not fall in any category	5	15.2	3	9.1	8	24.2
Total	17	51.5	16	48.5	33	100

Source: Author using data from survey

Data from this study shows that LEAP has as much as possible tried to include persons who actually need these benefits. With community based targeting, the elders in the community selected persons they considered needed these benefits and also fall under three categories of LEAP beneficiaries, this excludes lactating mothers since LEAP 1000 was introduced in 2015. The “CLIC” in the Logre community said he considered this mode of targeting genuine since members of the community are familiar with one another and therefore will select the most eligible persons, he felt the elders will not want to be bias in any way since it is for the good of the whole community. He went further to give a scenario where an elder in the community who was eligible gave way for some other qualified persons because he felt they needed the assistance much more than he did. Even though this may be the case, he added that the process has been changed because it is believed that community leaders or elders are likely to select persons they know or are related to, which will not serve the purpose of the LEAP programme. Community based targeting therefore will be effective if there is frequent monitoring, preventing community leaders from favoring some persons over others (Garcia et al 2012: 217). The Unit

Municipal Officer, Social Welfare hinted that the targeting system has been changed to help reduce targeting issues, pointing to the fact that the previous system may have had some targeting errors hence the change. Just like the FAO study on LEAP in 2013, both beneficiaries and non-beneficiaries noted that based on their understanding of the programme and what it seeks to achieve some members of the community who are not beneficiaries should have been since they are eligible to receive LEAP benefits. Non-beneficiaries from the interviews mentioned that there is at least one person in their households who is qualified to receive LEAP benefits. Through discussions with participants it was made known that old persons, disabled, as well as widows were entitled to these benefits. In Nabt (language spoken in the Nabdam district) "tarrim" is interpreted as a person who is not strong enough to provide for themselves. Since LEAP has been termed as "tarrim soged", soged meaning help, the assumption being that beneficiaries are people who cannot fend for themselves. Interestingly, they mentioned widows as a group that should receive this assistance. Even though for LEAP, lactating mothers as well as disabled and old persons may be widowed but the categories do not include widows. In comparison with other cash transfer programmes, women and female headed households are targeted (Rawlings and Rubio 2005:33). Bolsa Escola, the cash transfer programme in Brazil for instance in some municipalities "require that beneficiary households are female-headed" (Rawlings 2005:146). This is what a beneficiary had to say:

"There's a woman living not so far from here, she's a widow and doesn't have a child living with her. She's living alone, her female children are married they send her something little to eat once a while" Beneficiary household, Logre.

"It's just that those who deserve it mostly have no knowledge of the registration at times when the registration is taking place. Some are not able to go register due to other reasons". Beneficiary household, Pelungu.

All 15 non-beneficiaries selected based on data collected are living below the extreme poverty line, GHc792.05 per annum, therefore each adult in extremely poor households earn approximately less than GHc2.00 a day. From the survey, average daily household expenditure for non-beneficiary households is GHc4.03, the average of able-bodied members of the family who can earn a

living by working is estimated to be about three (3) people². Therefore, based on expenditure, each adult in a household earns less than GHc2 a day but has to provide for an average of five (5) people including children. It is however important to note that majority of participants engage in subsistence farming and therefore mostly rely on their farm crops for food. With farming being rain-fed and also with the effects of climate change on rainfall patterns, farming does not yield as much (Morton 2012). This clearly shows these non-beneficiaries are eligible to receive these benefits. The Assistant Welfare Officer during a discussion, noted that in selecting beneficiaries, there were limits on the number of persons who should be selected, being reason why some people who should have been included are not, he further went on to say that with the ongoing expansion of the programme, most of these persons who were left out will be included. As a result of this information, we will go on to look at the occurrence of type II error.

Based on the data collected, a greater percentage of beneficiaries are receiving the grants on the basis of being old, that is "individuals who are 65 and above without productive capacity or regular remittance". Eleven (11) out of the total number of beneficiaries (17), selected from 30 households fell in this category. Results from the survey shows on table II that some of the beneficiaries as well as non-beneficiaries do not fall in any category and this is attributed to their age. The age issue is interesting in the sense that most participants during the survey rarely knew their actual ages. Some brought out their identification cards and even the ages on the cards in comparison to their physical appearance did not correlate while some also gave approximated ages. It is as a result of this that eight (8) participants are considered not to have fallen in any category but in reality, are likely to be above 65. This raises the issue of accuracy in data collection, that is, the difficulty in collecting right information especially in the cases where majority of participants of a research are uneducated. Narayan and Yoshida in an article indicate the difficulty in acquiring incomes earned to calculate proxy means test in most developing countries (2005:2). This goes to show their ages cannot be used as a right means to target the category above

² Adults defined as anyone above the age of 18 (Constitution of Ghana 1992 Chapter 5 Article 28(5))

65. Community involvement will help make it more accurate since members in the community know these persons and at least have an idea of approximately how old a person is likely to be. Apart from looking at the age of beneficiaries, the latter part of the condition indicates that these persons should be without productive capacity or regular remittance. Some of these beneficiaries even though considered old were still engaging in mostly farming and petty trading. Eight (8) beneficiaries out of 17 are engaged in farming although in all likelihood these beneficiaries may not actually gain as much earnings from farming. Most beneficiaries and non-beneficiaries live with their abled bodied relatives and this is helpful to them, but there was a case which was different;

Vaate, a man aged 60 living on his own with no one to assist him, was a non-beneficiary interviewed. This man, even though by age not eligible for LEAP, looked very weak and could not afford to provide for himself. From our discussion, he said he had no family, every member of his family is deceased. A section of his house had collapsed and on enquiry about it he said he could not afford to get someone to work on it and he cannot do it on his own.

The above information shows that some persons have been targeted but others have been left out. Hence the vulnerable are not well targeted under the LEAP programme. Targeting of LEAP needs to be more effective, to pinpoint persons who really need these benefits.

5.3 Food Consumption

The basic necessity of the extremely poor is a means to provide food for themselves, Sen points out important capabilities one should enjoy, he mentions “being free from starvation, from hunger, from undernourishment” (Sen 1985: 670) amongst others. Sen defines basic capabilities as “the freedom to do some basic things that are necessary for survival and to avoid or escape poverty” (Robeyn 2005:101) therefore there is the need to consider food provisioning as a way of measuring the effects of LEAP (a means) on the lives of the vulnerable.

Table 1.8 Use of income in households

	Beneficiary Households		Non-Beneficiary Households		Total	
	No.	%	No.	%	No.	%
Food	10	33.3	8	26.7	18	60.0
Farming		0.0	1	3.3	1	3.3
Trading	1	3.3	3	10.0	4	13.3
Livestock	2	6.7		0.0	2	6.7
Education	2	6.7	2	6.7	4	13.3
Accommodation	-	0.0	1	3.3	1	3.3
Total	15	50.0	15	50.0	30	100

Source: Author using data collected

LEAP beneficiaries state that the grants provided have been influential in food provisioning in their households. Ten (10) out of 15 beneficiary households noted that majority of income earned or money received goes into food provisioning for their households. Also, indicating that money gotten from LEAP is used mainly for food provisioning. The survey showed that an average daily expenditure for beneficiary households was Ghc6.8 while for non-beneficiary households it was Ghc4. Beneficiaries point out that they eat mostly three times in a day but less in difficult times of the year. An issue related to expenditure of households is the extended family system. On observation from the study 2-3 households resided in one house. In so doing grants received may not only be used for the benefit of one household but 2 or more. The FAO qualitative study on LEAP as well showed similar findings from the Tolon-Kumbungu district in the Northern region of Ghana. As a result of large family size grants were not having much of an influence on beneficiary households (2013).

The common food eaten by respondents of the survey include tuo zaafi (cornmeal dumpling), rice, beans and porridge. Tuo zaafi as well as porridge is

made from millet or maize, the tuo zaafi as mentioned from the survey is taken with vegetable (bira, ayoyo or okro) soup with dry fish. Tuo zaafi popularly known as TZ is the staple food in the Upper East region of Ghana hence very common food. All respondents eat TZ at least once a day. From the survey every household eats TZ with some kind of vegetable soup for supper. The nutritional level of foods eaten by both beneficiaries and non-beneficiaries is similar.

“Yes, it has helped because we now eat more than we were able to eat before the support. Before LEAP we use to eat only leftover food in the morning and eat in the night but now we eat three times a day. And it is as a result of LEAP this change has occurred”

The FAO study on LEAP emphasizes on the point that LEAP has influenced food consumption in both quantity and quality of the food (2013). This paper shows that there has as well been an improvement in food consumption but in comparison to non-beneficiaries there is a slight difference. Interestingly, a different study on LEAP shows that it has been unable to have an impact on food consumption but rather had some impact on investments due to delays in transfers (Handa et al 2014). However, in further comparing LEAP beneficiaries to non-beneficiaries, LEAP has had very little influence on food consumption. The survey shows that all beneficiary households have three meals a day while for non-beneficiary households out of fifteen (15), thirteen (13) have three meals a day. Eight (8) beneficiaries however have leftover foods for breakfast while six (6) non-beneficiary households have leftover foods for breakfast. In this case, more beneficiaries have leftover foods for breakfast as compared to non-beneficiaries. Food consumption has been influenced but improvements are minimal and this is related to the amount of money beneficiaries receive.

Table 1.9 Kinds of foods consumed

Proteins	Carbohydrates	Oils
Dry fish	Maize flour	Shea butter oil
Vegetables	Millet flour	Groundnut oil
Beans	Rice	

5.4 Shelter and Clothing

Shelter and clothing being basic necessities for survival are included in assessing the LEAP programme. All beneficiary households had a roof over their heads but said LEAP had no influence on their housing. Even though this was the case, 13 beneficiary households used zinc roofs for at least one room in the house, while 8 non-beneficiaries used zinc roofs. Thatch was used in 14 non-beneficiary households while 13 beneficiary households used thatched roofs. This shows almost all selected participants used thatched roof in their households. From observation though, in some households thatched roofs were used for the kitchen or store rooms while other rooms had zinc roofs. Apart from the kind of roofing used, the kind of materials used for the building were also considered. Only one beneficiary household had a cemented/brick room while no non-beneficiary household had a cemented room. Based on observation beneficiary households were better looking as compared to non-beneficiary households, some non-beneficiary households had rooms in their houses on the verge of collapsing. Although beneficiaries claimed LEAP had no influence over their shelter, in terms of accommodation they were slightly better off than non-beneficiaries.

Table 1.10 Kind of materials used for houses

	Beneficiary		Non- Beneficiary		Total	
	No.	%	No.	%	No.	%
Thatch roof	14	17.7	13	16.5	27	34.2
Zinc roof	13	16.5	8	10.1	21	26.6
Cement	1	1.3	-	0.0	1	1.3
Mud rooms	15	19.0	15	19.0	30	38.0
Total	43	54.4	36	45.6	79	100

Source: Author using data from survey

For their clothing, majority of beneficiaries point out that before LEAP, they could not afford clothing for every member of the family but after LEAP they have been able to. While 14 LEAP beneficiaries indicate that they can now afford to provide clothing for their households, 13 non-beneficiaries said they cannot afford to buy decent cloths for all members of their households.

Table 1.11 Clothing

	Beneficiary		Non- Beneficiary		Total	
	No.	%	No.	%	No.	%
Afford Clothing	14	46.7	2	6.7	16	53.3
Cannot afford clothing	1	3.3	13	43.3	14	46.7
Total	15	50.0	15	50.0	30	100

Source: Author using data from survey

5.5 Education and Health

As has been discussed in the literature on cash transfers in chapter 2 as well as literature on LEAP in chapter 4, cash transfer programmes aim at influencing human development. Cash transfers, in looking not only at short term changes, seek to make long term impact, therefore giving children the opportunity to gain education and have access to health services. Most cash transfer programmes just like LEAP give certain conditions in relation to education and health of OVC children. This long-term approach seeks to help remove the vulnerable from poverty, the assumption being that, with good education children will gain good paying jobs which will, in the long run, serve as a means of providing for their families (Rawlings and Rubio 2005:33). As Sen points out the necessity of *“being free from starvation, from hunger, from undernourishment”* (Sen 1985: 670) he also argues that there is the need to give people the opportunity to reach their capabilities; a known accepted way of reaching such an outcome is through education. He further says obstacles should be removed to allow people reach their capabilities hence freedoms (Laderchi et al 2003). These obstacles can be prevented if people stay healthy. Therefore, apart from nutritious food, they should be able to have access to health facilities when the need arises.

Table 1.12 Enrolment of Children between the ages of 4-15 years in school

	Beneficiary Households		Non- Beneficiary Households		Total	
	N o.	%	N o.	%	N o.	%
Enrolled	27	46.6	2 9	50	56 6	96.
Not enrolled	-	-	2	3.4	2	3.4
Total	27	46.6	3 1	53.4	58 0	10

Since there was only one orphan beneficiary, this study will not look at the conditions of LEAP and if caregivers actually adhere to these conditions. Even though the sample size included only one orphan who is a beneficiary, beneficiaries were of the view that LEAP had an influence on the education of their children. Out of the selected 30 households, 74 were students. Since this study is looking at LEAP's influence on basic education, it places much concern on children between the ages of 4-15. Out of 74 students, 58 are between the ages of 4 -15, 29 from non-beneficiary households and 27 from beneficiary households while 2 children in a non-beneficiary household between the age of 4-15 are not enrolled in school. This information points to the fact LEAP has not actually had much of an influence on the education of children when comparing to non-beneficiary households, this however can be attributed to the free basic education.

Households however specified through interviews, that LEAP has influenced education of their children. This is what some beneficiaries had to say:

“We also spend it in assisting our children’s education”. Beneficiary Logre

“We have used the money to support our child who is in school, when the money is given and she is going to school we add some of it to pay her fees and her feeding in school” Beneficiary, Pelungu

Since LEAP influences food provisioning, household members said LEAP has further had an effect on children’s education since they are able to provide a meal for the children before they go to school and they sometimes give them some feeding money for school. Studies have proven that children, especially infants, who consume nutritious and healthy food, have better cognitive skills as compared to those who do not. (Brown and Pollitt 1996, Levinger 1992). Not just the cognitive skills but also influences attendance of children to school (Leslie, J. and D. Jamison 1990).

“When she collects the money, she sometimes gives the children money when they are going to school. If she still has money, when the children are going to school she can give them about 5 Ghana cedis to share because the children are many. So when they get to school they can use it to buy food to eat”. Beneficiary Logre

“I myself usually work to provide for the children in the house, when they are going to school they eat before, if I have money to give them then I do if not they eat at home and go to school” Beneficiary Logre

Even though, LEAP has influenced education of children in the households, it was noted that due to the grants not being much it is unable to make a very great impact on education of children in the households.

In the Nabdam District there has been the concern of "galamsey" (illegal mining), which has had an influence on education over the years (Hilson 2008). Percentage of educated persons in the Nabdam District is not very impressive. Factors like *“migration, child labour, financial inability, mortality”* as indicated by the Draft District Term Development Plan affects the education of most children (Nabdam District Assembly 2016:42). The Nabdam District Analytical Report shows that as of 2010 a total of 47.5% of the population have never been to school while 40.4% are enrolled in school (GSS 2014:28). Performance of pupils is not very impressive as well; as of 2012, the pass rate for the Basic Education Certificate Examination was 69% (Nabdam District Assembly 2016:43). This however cannot be totally attributed to poor educational facilities in the

District; persons in this district are expected to be conscious of the necessity of education. Over the years there has been some improvements but more can be done to further strengthen education (ibid). LEAP's performance in relation to education depends greatly on the effective running of the educational system in Ghana. LEAP can serve as means of pushing more children to school, this will help children reach their "functioning" as Sen points, and hence serve as a long-term process of bringing them out of poverty.

As has already been shown, the health of the vulnerable is necessary for their survival, LEAP provides all beneficiaries with free health care but not all members of a beneficiary household. Majority of beneficiaries especially in this study are elderly, as a result some of them suffer from failing eye sight while some others suffer from illnesses. A number of them are even unable to go for the grants on their own hence the need to have a means to access health facilities. With the help of the National Health Insurance Scheme, which is supposed to provide less expensive health services to all Ghanaians, beneficiaries enjoy free health services. Beneficiaries indicated they had National Health Insurance Scheme Cards which were provided without any payments made from them. The interviews helped raise the question of health and how LEAP influences their access to health facilities. It turns out, in making a comparison between beneficiary and non-beneficiary households there tends not to be much of a difference in relation to access to health. Due to LEAP, at least one person in each beneficiary household has an NHIS card except in one case where she has been registered but has still not received it. But some other members in these beneficiary households do not have NHIS cards.

Table 1.12 Household members with NHIS cards

	Beneficiary Household		Non Beneficiary Household		Total	
	No.	%	No.	%	No.	%
Have NHIS cards	9	30.0	7	23.3	16	53.3
Do not have NHIS card	6	20.0	8	26.7	14	46.7
Total	15	50.0	15	50.0	30	100

Source: Author using data from survey 2016

This table shows that 9 beneficiaries, during the interviews made known that every member of their household has an NHIS card while 7 non-beneficiaries said same. It was implicitly shown that most participants were concerned with their children having NHIS cards, *there were two interviews where when asked if all members of the household had NHIS cards they said "yes, the children have" and when asked further to ask about them, they said "we do not have the cards just the children"*. Even with these figures, it was noted that, renewal of the cards need to be done when they expire and this was a great concern for most households (this however does not include beneficiaries). Also, NHIS does not take care of all kinds of illnesses so in cases where treatment for an illness is not under NHIS, beneficiaries will have to pay on their own, using the grants or other means. Apart from beneficiaries receiving free health services, the money given gives them the opportunity to also access health services when household members are ill, but as already noted, the money provided is not so much. This indicates that LEAP has had some effects on beneficiary's health but has tended not to influence their households access to health.

Interviewer: Has the money ever been used for hospital or NHIS card payment?

Interviewee: No, but if it happens and the money is there we will use it. At a time I had problem with my eyes and I used some of the money to go the hospital that is it" Beneficiary Pelungu.

As already noted about delays in receiving NHIS cards, some beneficiary and non-beneficiary households specified that they have registered and are still yet to receive their cards.

"Some members of the household have registered but have not still received their NHIS cards" Beneficiary Logre

"Sometime ago I went to register the children for their insurance cards but they never came, but I have not sent them again" Beneficiary Pelungu

This concern raises the issue of how some other sectors and institutions may influence smooth running of the LEAP programme. As noted, cash transfers have the problem of the supply side meeting the demand side that is, LEAP giving vulnerable persons the means to access some services is not enough,

there is the need for these services to be made accessible as well (Rawlings 2006:27-28, Rawlings and Rubio 2005:39). In this case the setbacks of the National Health Insurance Scheme influences LEAP preventing the programme to be as successful as it should be. With majority of it being used for food provisioning, it is therefore impossible to rely on it for health care purposes at all times.

5.6 Ownership of assets

Assets are necessary for the survival of every individual. As Moser indicates, the poor who are vulnerable also have assets they rely on. The poor mostly rely on these assets in times of hardship and difficulty. Since LEAP just like other cash transfer programmes seek to influence investments, this study looks into understanding how LEAP being a cash transfer programme has influenced the ownership of assets of its beneficiaries.

With the findings from the survey, all participants indicated that they have periods in the year that are usually difficult to provide for their families. With the interviews, this issue was further discussed. Since they mostly rely on their own farm crops and farming is mostly rain-fed, food harvested is consumed, some stored and crops that are perishable are sold. During the lean season, food that has been stored cannot last from the lean season through to the farming period before harvest, therefore during farming, food provision for the family is difficult and all sorts of coping mechanisms are adopted. Since this has been the case over the years, they have been able to cope with it but the recent changes in rain patterns have led them to experience shocks.

Table 1.13 Periods of lack of food and income

Lack of food	Beneficiary		Non-beneficiary		Total	
	No.	%	No.	%	No.	%
Every year	12	40.0	14	46.7	26	86.7
Every few years	3	10.0	-	0.0	3	10.0
Occasionally	-	0.0	1	3.3	1	3.3
Total	15	50.0	15	50.0	30	100
	Beneficiary		Non-Beneficiary		Total	
Lack of income						
Every year	14	46.7	14	46.7	28	93.3

Occasionally	1	3.3	1	3.3	2	6.7
Grand Total	15	50.0	15	50.0	30	100

Source: Author using data from survey 2016

These two tables show participants have periods in which they lack or have inadequate food or income for survival. Almost all non-beneficiary households face difficulty in providing food for the family every year as compared to beneficiaries where 40% face same problem hence beneficiary households are slightly better off. It further shows that food provision for the family tends to be better off as compared to income. This however is related to the fact that about 36% of persons in the 30 selected households are engaged in subsistence farming and therefore can at least provide food to their families. Since they rarely sell their crops or livestock (except in difficult times), income is more difficult to come by. The minimal difference between periods of lack of food and lack of income are due to the fact that, income is mainly spent on food as already noted at the beginning of this chapter, money received or earned by majority of participants is used for food consumption. This may be the case but the data shows that all participants face some form of difficulty during some seasons. The most common months as noted from the survey are June and May, raining season lasts from May to October (GSS 2014:1) showing that the most difficult times for every participant are during the end of the lean season going into the raining season. The table below indicates that beneficiaries indicated shorter periods of hardship as compared to non-beneficiaries.

Table 1.14 Months in which food scarcity is more prevalent

	Beneficiary		Non Beneficiary		Total	
	No.	%	No.	%	No.	%
5-7 months	2	6.7	7	23.3	9	30.0
3-4 months	13	43.3	8	26.7	21	70.0
Total	15	50.0	15	50.0	30	100

Based on this, the vulnerable adopt coping mechanisms and this however leads us to the assets they have. In dealing with these hardships, the survey points to the fact that majority of the participants in this study, both beneficiaries and non-beneficiaries, rely on family members for food and on selling of

livestock for income. Fourteen (14) participants rely on family or friends for food while 12 rely on selling their livestock for income during hard periods. Two (2) non-beneficiary households however emphasized that they do not have any means of coping in this difficult times.

Table 1.15 Coping mechanism for food³

	Beneficiary		Non-beneficiary		Total	
	No.	%	No.	%	No.	%
Rely on relatives and friends	8	22.2	6	16.7	14	38.9
Sell labor	2	5.6	2	5.6	4	11.1
Sell livestock	5	13.9	5	13.9	10	27.8
Sell natural resource products	3	8.3	3	8.3	6	16.7
No coping mechanism	-	0.0	2	5.6	2	5.6
Total	18	50.0	18	50.0	36	100

Table 1.16 Coping mechanisms for income

	Beneficiary		Non-beneficiary		Total	
	No.	%	No.	%	No.	%
Rely on relatives/friends	5	14.3	6	17.1	11	31.4
Sell livestock	8	22.9	4	11.4	12	34.3
Sell labour	2	5.7	3	8.6	5	14.3
Sell natural resource products	3	8.6	2	5.7	5	14.3
No coping mechanism	-	0.0	2	5.7	2	5.7
Total	18	51.4	17	48.6	35	100

In using the asset framework, majority of beneficiaries said grants received are mainly used in acquiring livestock. One beneficiary noted that she uses money to buy labor to help her farm but as has already been noted in this paper, others kept pressing on the fact that the grants given are too minimal to use for anything else other than food. This however has to do with the fact

³ More than one coping strategy was selected for some households

that with subsistence farming, the family usually serves as labor (Morton 2007). It was also shown from discussions that they do not save their money in banks and never take loans for fear of not having money to pay back. Notwithstanding, it was noted that beneficiaries save money at home and this is the money usually used to purchase livestock.

"Yes, we saved some amount for a number of times from the received money to buy two animals". Beneficiary, Pelungu

This further shows that with the grants provided they cannot afford to make much investments. Livestock as noted from the table below was the most purchased asset, during the interviews most participants hinted on the point that purchasing livestock was necessary since they sell it during times of difficulties and unexpected circumstances. Even though beneficiaries noted it was not very easy in acquiring assets, as compared to non-beneficiaries they had more assets. Beneficiary households had a total of 39 assets as compared to 26 for non-beneficiary households

"Have you ever used the money for investment, say buying an animal?"

No, providing food for the family is difficult, we cannot use the money to buy an animal when there is no food to eat" Beneficiary Logre

"When she was sent to register, the children took her and because her hearing is not very good she did not write the names of many of her grandchildren. The money we receive is not as much as others, so when we get the money we buy some food and sometimes a chick. The money mostly gets finished after we do that". Beneficiary, Pelungu

Table 1.16 Assets owned by households

	Beneficiary		Non- Beneficiary		Total	
	No.	%	No.	%	No.	%
Cattle	5	7.7	2	3.1	7	10.8
Sheep	7	10.8	3	4.6	10	15.4
Goats	10	15.4	6	9.2	16	24.6
Pigs	2	3.1	-	0.0	2	3.1
Poultry	13	20.0	12	18.5	25	38.5
bicycle	1	1.5	2	3.1	3	4.6
Motorbike	1	1.5	1	1.5	2	3.1
Total	39	60.0	26	40.0	65	100

Source: Author 2016

These findings therefore show that LEAP has had an influence on assets mainly livestock, but beneficiaries have to save for a number of months before they are able to purchase one.

5.7 Pelungu and Logre

Pelungu and Logre, the two communities selected for this study, even though not very distant from each other have different characteristics. Pelungu, as already noted is known for its market, where people from around the region come to sell their products, even traders from the capital city of Upper East Region, Bolgatanga, troop into Pelungu. While Logre is a much quieter community with community members mostly in their homes or on their farms, it also has very narrow roads making it difficult for easy access to some parts of the community. From the study, results from both communities in relation to beneficiaries were similar, both communities consumed similar foods as well. Average household size for Pelungu was 6.8 while for Logre it was 6.7. However, the amount of money spent daily by beneficiary households in Pelungu was Ghc8 as compared to beneficiary households in Logre which was GHc5.5.

5.8 Other Issues Raised from Findings

5.8.1 Gender

In most developing countries gender related issues tend to be very important when studying poverty. Studies have shown that women tend to be the backbone of most households in difficult times (Elson 2012:71-72). Women are able to manage funds and food for survival of the whole family. It is as result of this that cash transfer programmes in most Latin American countries usually give the grants to women on the basis that, the grants will be used to the benefit of the whole household (Lavinias 2013:17). LEAP as already noted does not necessarily have a category of beneficiaries centered on women. LEAP tends to look at the poor but not really placing much emphasis on women. Although, this did not come up in this study, most care givers of orphans are usually females and they receive these grants on behalf of the children (Gbedemah et al

2010). This study however shows that LEAP may not necessarily sieve out women as special cases but majority of the beneficiaries were women, 14 out of 17 beneficiaries were females leading to the point that females are more likely to be vulnerable, hence poor (Nilufer Cagatay 1998). Also since there are so many old persons as beneficiaries, LEAP allows for a family member to receive the grants on behalf of beneficiaries who are physically immobile. The results from this study show that those who were receiving the grants on behalf of beneficiaries were women, mostly the daughter-in-law of the beneficiary. Therefore the influence of LEAP on food consumption maybe attributed to females being recipients of grants. Since women are known to make good decisions in relation to the welfare of the household (Rawlings and Rubio 2005:33).

5.8.2 Inconsistency in grants provided

Most cash transfer programmes in Africa face the problem of grants being minimal. In Kenya for instance, study by FAO shows that the amount received by beneficiaries is little and this tends to be the reason behind little improvement in the lives of beneficiaries (FAO 2013:43, 47, FAO 2014:54, FAO 2014:66). This study also shows similar results as the grants provided to beneficiaries are not as much, especially in comparison to grants received in Mexico and other Latin American countries (Rawlings and Rubio). But the concern here however is the issue of beneficiaries receiving different amounts. The interviews revealed majority of beneficiaries received GHc64 while some others received more, this however was not due to number of beneficiaries in a household. This raised a question of why this might be the case. Some beneficiaries pointed out that they receive more because in filling out the questionnaire for the programme they indicated having more children in their households than others. The LEAP programme as has shown does not place preference on number of children in households in relation to amount received unless children are beneficiaries as well. Some few beneficiaries as well noted the money given varies, a beneficiary said sometimes she is given GHc64 other times it reduces to GHc60. As a result of this information in meeting with the Unit Municipal Officer, Social Welfare Department he made it clear there

should not be such preferences. This raises the concern of the effectiveness of the LEAP monitoring system.

5.9 Conclusion

In summary, this chapter shows results from the data collected, using the framework and literature adopted to analyze the findings. Targeting as has been shown is the mode of selection for LEAP beneficiaries, it however noted that due to limitations on number of beneficiaries selected type I error occurred but did not show an explicit occurrence of type II error. Beneficiaries may seem not to fall under these categories but as noted there is always the problem of collecting accurate information. Going further, it showed that food consumption of beneficiaries was influenced but in comparison to non-beneficiaries was a slight difference. Beneficiaries were as well better off as compared to non-beneficiaries in terms of shelter and clothing. Education as was shown did not have much of an influence from LEAP except for the fact that parents can provide food for children served as an effect on education. Beneficiary's access to health was impacted but not the whole household since free services to only beneficiaries does not influence the entire household access to health. As was clearly explained, the poor face hard times therefore with the assets they own they can provide for their families during these periods. The findings reveal that even though beneficiaries find it difficult to acquire assets with grants from LEAP, generally beneficiaries have more assets as compared to non-beneficiaries. It is as result of this, LEAP serving as a means to curb poverty and reduce the vulnerability of the poor has had an impact on lives of the poor and has to some extent been able to reduce their vulnerability. However, the influence LEAP has on lives of the vulnerable is very little.

Chapter 6 Conclusion and Recommendations

This paper sought to uncover the influence LEAP, a cash transfer programme in Ghana has on vulnerable persons in the Nabdam District of the country. In the process, the paper has gone through looking at poverty as a whole, in Africa as well as Ghana. It has also attempted to give a lively discussion of cash transfer programmes and how they relate to vulnerability. It further unpacks problems cash transfers face. This leads us to the issue of targeting and how targeting has influenced implementation of cash transfer programmes. It also shows how cash transfers seek to influence food consumption and other basic necessities as well as improving human capital and investments. This therefore takes us on to look at the Capabilities Approach and the Vulnerability Asset framework which helps us analyze these basic necessities and investments cash transfer programmes seek to impact. The paper goes on to give a description of the process used to collect data and as well reasons behind decisions taking in the data collection process. A literature review on anti-poverty programmes in Ghana follows and we go on to discuss the LEAP programme which then leads us to our results from the survey as well as the interviews.

In conclusion, a lot of issues have been raised and need to be further elaborated. Through interviews beneficiaries kept emphasizing on grants being minimal and therefore mostly used for food. However analysis show they have better conditions of living as compared to non-beneficiaries. This raises the concern that some beneficiary households may not actually be extremely poor. This points to the difficulty in actually identifying extremely poor persons; as Ellis points out it is difficult to differentiate between extremely poor and the poor (2012). This argument takes us back to the point of how the poor are identified. The argument surrounding poverty and how the poor are selected remains a problem. There is the need for vigilance, in so doing, trying as much as possible to select eligible persons.

Also the outcomes from the data suggest that LEAP is much more aimed at the individuals as compared to the households. In Colombia and other coun-

tries benefits are targeted at the household but not a person in the household (Rawlings 2006, Rawlings and Rubio 2005). For LEAP, individuals are targeted hence other members of the household do not receive any benefits as being in a beneficiary household. It however points to the fact that the use of grants on food consumption is therefore attributed to most money going into the hands of the women in the household (Rawlings and Rubio 2005). If most grants were not received by women it is most likely household members would not have gained any benefits from LEAP.

Targeting which is very key in selection of beneficiaries needs to be improved, as shown there are persons in these communities that need these grants but have not been chosen due to several reasons. The social welfare department should however make a conscious effort to identify these persons with the help of community members. With the whole Nabdam District considered rural with high poverty levels, LEAP beneficiaries are situated in only 8 communities. This shows that there is need for an extension of the programme not only in the 8 communities but it should be extended to other communities in the District. This may be the case, but with the programme facing several setbacks with delays as well as poor monitoring, it however may be advisable for the programme to take a step back to make calculative decisions on the expansion of the programme. The expansion of the programme is very necessary but if it however leads to delays and likely lead to grants not increasing as a result of rise in inflation then the expansion needs to be checked. Also, community targeting should not totally be put aside but should be used to make verification of persons after proxy means test has been used. Community based approach may have it setbacks but tends to have a very important advantage for targeting. As was previously mentioned with the high rates of illiteracy which affects information provided, community members can help identify the right persons eligible for LEAP. As a result of this, monitoring has to be effective to further prevent targeting errors.

Targeting of LEAP as was shown does not make a conscious effort to include women as beneficiaries. Since results from this study show women are a greater percentage of beneficiaries and hence are considered to be more vulnerable, there is the need for the inclusion of widows and female headed households as beneficiaries.

Education and Health, which are very important in reaching the goals of cash transfer programme have not been influenced as much. This however relates not only to minimal grants provided but the services actually being available. This raises the concern of how this aim of LEAP can be reached. LEAP however has influenced lives of beneficiaries, beneficiaries testify to LEAP being a lot of help to them, though for LEAP to have a greater influence of the lives of the extremely poor and eventually leading to the reduction of poverty in Ghana it needs to make some improvements. LEAP has little or no influence on education, as a result conditions for orphans which includes their attendance to school should be put in place for all beneficiary households especially in areas where level of education is poor. In the process of improving human capital which is a very important aim of the programme, there is the need to encourage children to enroll in school especially in areas with low educational achievements, Nabdam District being a clear case. This however goes on to raise two issues; effective monitoring will have to be undertaken for success which Mkandiwire and others have noted to be one downfall of the targeted approach; it is difficult to do and also expensive. Also, it raises the issue of what happens in the long run, with so much emphasis on human capital, are there plans on creation of jobs? The long-term agenda cannot be one sided as once again the supply side needs to meet the demand side and vice versa; that is looking at the bigger picture but not necessarily short term impacts of LEAP. Therefore, if conditions are given to these persons in relation to education, with the aim of a better life, there will be the need to create more jobs both formal and informal. With unemployment rates already high, especially amongst the youth (Baah-Boateng 2013, Honorati and Johansson de Silva 2016:5), this makes it difficult to see the feasibility of this long term aim of LEAP.

In summary, targeting needs to be improved, the consideration of other sectors influence on LEAP should be noted while considering the long term aim of LEAP and widows should be considered as beneficiaries. LEAP may not be the most perfect poverty reduction programme but it has made some impacts and if the programme is well monitored and checked it will serve as a means to supplement livelihoods of the poor.

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Appendices

Appendix 1.1 Questionnaire

note	Household Survey As part of attaining a master's degree in the Institute of Social Studies, Hague I am obligated to undertake research in my area of interest hence the need for the questions below. This information that is being collected will be used to generate knowledge on Livelihood Empowerment Against Poverty (LEAP), (a cash transfer programme) and its effects on poverty in the Nabdam District of Ghana. This data is therefore being collected from a number of people both beneficiaries and non-beneficiaries of LEAP to help understand LEAP's effects on livelihoods. Your cooperation will be highly appreciated. The information that you will provide will in no way bring you and your household in harm's way.
ques_num	Identification No. of the questionnaire
enum_name	Name of Enumerator
village	Village
leap	Is any member of the household a LEAP beneficiary?
household_number	How many people live in this yard?
group_household	Members of Household
name	Name
sex	Sex
age	Age
main_occupation	Main Occupation
other_occupation	Other Sources of Income
relationship	Relationship to HHH
leap_member	Is \${name} a LEAP beneficiary?
group_household	
q1	How much money does the household spend on a daily basis?
q2_1	Which three of the following do you use most of the income you earn on? (Rank 1)

q2_2	Which three of the following do you use most of the income you earn on? (Rank 2)
q2_3	Which three of the following do you use most of the income you earn on? (Rank 3)
q3_a	How many meals did the household consume daily before LEAP?
q3_b	How many meals does the household consume daily now?
q4_b	What food did the household have for breakfast?
q4_l	What food did the household have for lunch?
q4_s	What food did the household have for supper?
q5_before_leap	Was the money earned or received by the household BEFORE LEAP able to afford clothing for each member of the household?
q5	Is the money earned or received by the household NOW able to afford clothing for each member of the household?
assets	Please indicate how many of these assets you have in your household
q6_asset	Asset
q6_num	Quantity
assets	
q7	Do you ever lack enough food to feed the family?
q8	Which months of the year do you usually lack food?
q9	What coping mechanisms do you use in months of food scarcity?
q10	Do you ever face a critical lack of money to cover essential costs (e.g. school fees, medical expenses, food, etc.)
q11	If so, which months of year?
q12	What coping mechanisms do you use in times of money crisis?

Codes

yes_no	1	Yes
yes_no	2	No
sex	1	Male
sex	2	Female
relationship	1	HHH

relation-ship	2	Wife of HHH
relation-ship	3	Son/Daughter of HHH
relation-ship	4	Brother/Sister of HHH
relation-ship	5	Father in-law/Mother in-law
relation-ship	6	Other relations
occu	1	Arable crop farming
occu	2	Tree crop farming
occu	3	Livestock farming
occu	4	Fishing (fish & sea foods)
occu	5	Produce marketing (Crop)
occu	6	Livestock marketing (incl. produce)
occu	7	Pito brewing
occu	8	Malt processing
occu	9	Petty trading
occu	10	Salaried worker
occu	11	Tradesman (Bricklayer, carpenter, tailor etc)
occu	12	Artisan (basket weaver, potter etc)
use_of_income	1	Food
use_of_income	2	Farming
use_of_income	3	Trading
use_of_income	4	Livestock
use_of_income	5	Savings (indicating what kind of savings)
use_of_income	6	Education
use_of_income	7	Health
village	1	Logre
village	2	Pelungu
code2_2	1	Food
code2_2	2	Farming

code2_2	3	Trading
code2_2	4	Livestock
code2_2	5	Savings
code2_2	6	Education
code2_2	7	Health
assets	1	Cattle
assets	2	Sheep
assets	3	Goats
assets	4	Pigs
assets	5	Chicken/poultry
assets	6	Donkeys
assets	7	Bicycle
assets	8	Motorbike
assets	9	Zinc roofs
assets	10	Thatch
assets	11	Cement/Brick Rooms
assets	12	Mud Rooms
lack	1	Every year
lack	2	Every few years
lack	3	Occasionally
lack	4	Never
code_mon ths	1	January
code_mon ths	2	February
code_mon ths	3	March
code_mon ths	4	April
code_mon ths	5	May
code_mon ths	6	June
code_mon ths	7	July
code_mon ths	8	August
code_mon ths	9	September

code_mon ths	10	October
code_mon ths	11	November
code_mon ths	12	December
food_copi ng	1	Food relief
food_copi ng	2	Rely on relatives/friends
food_copi ng	3	Consume wild food
food_copi ng	4	Sell labour
food_copi ng	5	Sell livestock
food_copi ng	6	Sell other assets
food_copi ng	7	Sell NR products (charcoal, firewood, etc)
mon- ey_coping	1	Take loan
mon- ey_coping	2	Rely on relatives/friends
mon- ey_coping	3	Sell livestock
mon- ey_coping	4	Sell labour
mon- ey_coping	5	Sell other assets
mon- ey_coping	6	Sell NR products (charcoal, firewood, etc)

Appendix 1.2 Interview Guide

For Officials (Social Welfare Department)

Regional Level

- Brief explanation of how LEAP is working in the region?
- Are there LEAP beneficiaries in every district of the Upper East region?
- How is the selection of beneficiaries done?

- So far has the selection process caused any tension amongst people?
- Do you think there have been some effects of LEAP on people's life in the region?
- Specification of where impacts have been made?
- Are there any negative effects as a result of LEAP?
- Do you have any documents I can use?

District Level and Community (CLIC's)

- Brief explanation of how LEAP is working in the district?
- How many villages have LEAP beneficiaries?
- Out of the communities which one will be considered better off in terms of poverty and which one is worst off?
- How is the selection of beneficiaries done?
- So far has the selection process caused any tension amongst people?
- Do you think there have been some effects of LEAP on people's life in the region?
- Specification of where impacts have been made?
- Are there any negative effects as a result of LEAP?
- Do you have any documents I can use?

For Beneficiary Households

1. How did they become beneficiaries of LEAP?
2. Before LEAP how did you make a livelihood?
3. Does LEAP make you better off than others people in the village?
4. How much are you given?
5. What benefits apart from the money received do you gain from LEAP?
6. After LEAP has there been some changes (in relation to dimensions of vulnerability)?
 - Food
 - Clothes
 - Shelter
7. Has LEAP influenced periods of hardship?
8. Has LEAP influenced school attendance of children in the household?
9. Has LEAP influenced attendance to health facilities?
10. Before/After LEAP did you use to visit health facilities?
11. What do you mainly use the grants for (in relation to assets)?
12. Has LEAP helped you gain some assets?
13. What kind of investments do you make (in relation to assets)?
14. Do they think other people in the village who do not receive LEAP should have been beneficiaries of LEAP?
15. Are there any negative effects as a result of LEAP?

For Non-beneficiaries

1. What do you know about LEAP
2. Do you think you or someone in your household should have been a LEAP beneficiary?
3. If you happen to become a beneficiary how do you think it will influence your life
4. Does LEAP have an influence on you now?
5. Will LEAP influence school attendance of children in the household
6. Will LEAP influence attendance to health facilities
7. Are there any negative effects as a result of LEAP in the community
8. Are there persons in this community who are LEAP members but are not qualified to be?

Appendix 1.3 Officials Interviewed

Name	Position	Phone Number	Email Address
Alfred Amos Ziwu	Unit Municipal Officer, Social Welfare Department	+233209321994	mrziwu@gmail.com
Mr. Gabriel	Assistant Social Welfare Officer		
Mr. Raphael Mbabe	CLIC Pelungu		
Mr. Emmanuel Buriyii	CLIC Logre		

