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**Conditional cash transfers as a risk
management and poverty reduction strategy:
a literature review and an assessment of
barriers that hinder the full implementation
of livelihood empowerment against poverty
(LEAP) in Ghana**

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Abstract

Livelihood Empowerment Against Poverty (LEAP) is the largest social intervention policy in Ghana directed mainly to the poor and vulnerable. Since its first implementation in 2008, the aim of the LEAP programme is the alleviating of poverty and help in risk management of the poor. However, the programme has been faced with a number of implementation barriers which has led to the programme being implemented differently from what the programme's policy document stipulates. This has the tendency to affect the objectives of the programme.

The aim of this work is to explore how the LEAP programme is supposed to be implemented and the barriers that affects the implementation process of the LEAP programme. The study will also examine how the implementation barriers may affect the risk management and poverty reduction strategies of beneficiaries of the programme, and the overall success of the LEAP programme.

Data were collected through 36 personal interviews and two focus group discussion after selecting my informants through a combination of purposive sampling and snowballing.

Findings from the study showed that there are differences in how the LEAP programme is supposed to be implemented and how it is being implemented. This is as a result of barriers that hinder the implementation process. The large informal sector and the lack of updated census, limited institutional capacity, low transfer amount, lack of vocational and technical training, lack of or limited information and education of the activities of LEAP, lack of coordination with service providers, limited resources and political influence were found to be the barriers in the implementation of the LEAP programme.

These barriers may be seen to be having a negative impact on the implementation process of the LEAP programme and hence on risk management and poverty reduction strategies of beneficiaries.

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Abbreviations

CCTs	Conditional Cash Transfers
CPRP	Chronic Poverty Research Programme
DC	District Chief Executive
DFID	Department for International Development
DSW	Department of Social Welfare
FCUBE	Free Compulsory Universal Basic Education
FISDL	Fondo de Inversión Social para el Desarrollo Local
FSHS	Free Senior High School
GDP	Gross Domestic Product
GHIPSS	Ghana Interbank Payment and Settlement Systems
GPRS	Ghana Growth and Poverty Reduction Strategy
GSS	Ghana Statistical Service
ILO	International Labour Organisation
LEAP	Livelihood Empowerment Against Poverty
MDGs	Millennium Development Goals
MIS	Management Information System
MoGCSP	Ministry of Gender, Children and Social Protection
NCTPP	Nahouri Cash Transfers Pilot Project
NDC	National Democratic Congress
NHIS	National Health Insurance Scheme
NPP	New Patriotic Party
NSPS	National Social Protection Strategy
OECD	Organisation for Economic Co-operation and Development
OVC	Orphaned and Vulnerable Children
PAMSCAD	Programme of Actions to Mitigate the Social Costs of Adjustment
PKH	Program Keluarga Harapan
PMT	Proxy Means Test
PRAF	Programa de Asignación Familia
RPS	Red de Protección Social

SAP	Structural Adjustment Programme
SDG	Sustainable Development Goal
UBN	Unsatisfied Basic Needs
UNDP	United Nations Development Programme

CHAPTER ONE

Introduction

As we embark on this great collective journey, we pledge that no one will be left behind. Recognising that the dignity of the human person is fundamental, we wish to see the Goals and targets met for all nations and peoples and for all segments of society. And we will endeavour to reach the furthest behind first.

- The 2030 Agenda for Sustainable Development (United Nations, 2015)

By the mid-2000s, a consensus among international organizations had emerged that social cash transfers are a promising avenue for development policy. Recommendation 202 (2012) of the International Labour Organisation (ILO) on ‘National Social Protection Floors’ has explicitly proclaimed the idea of basic social protection for everybody for the first time in history, feeding into the Sustainable Development Goals (SDG) of 2015 (Leisering, 2019). The idea for fighting poverty by simply giving money to the poor have been debated over the years. Yet, cash transfers have mushroomed in both low- and middle-income countries, reaching considerable sections of the populations.

In the context of significant international attention on poverty reduction and realizing the SDGs, social protection mechanisms are increasingly seen as an important policy tool to tackle poverty, vulnerability and social exclusion. Latin American countries, including Mexico, Chile, Brazil and Honduras, have been some of the world pioneers in this field during the mid-nineties as a result of reforms to poverty reduction programs (Ibarrarán, Medellín, Regali, and Stampini, 2017), and recently Ghana has started to follow suit with the introduction of a flagship social protection programme called Livelihood Empowerment Against Poverty (LEAP). LEAP started a trial phase in March 2008 and then began expanding gradually in 2009 and 2010. It was implemented by the Department of Social Welfare (DSW) of the Ministry of Gender, Children and Social Protection (MoGCSP).

This thesis intends to investigate if there exist barriers towards the implementation of the LEAP programme, by first analysing the policy document of the LEAP programme on how the programme is supposed to be implemented and then investigating how the programme is being implemented by the programme administrators, looking for differences between the programme policy and programme implementation. To understand the effectiveness of the LEAP programme and other conditional cash transfers, there is the need to move towards comparing the policy

document on how the programme is supposed to be implemented and how it is being implemented, and the resultant effect of this barrier (if there are any) towards the programme's effectiveness.

There is, however, limited research on how the programme is supposed to be implemented and how it is being implemented. The aim of this research is to be able to unearth eventual barriers in the implementation of the programme and how eventual barriers affect the effectiveness of the LEAP programme in achieving its goal of poverty eradication and human capital development.

1.2 Chapter Outline

Chapter two specifies the research questions, aims and objectives of the thesis. It also explains the relevance of this study and why Ghana is chosen as a study area. The chapter concludes with the operational definition of key terms used in the thesis.

From chapter three to chapter five, the thesis is divided into two parts. Part 1 presents a general assessment of CCTs and comprises of: chapter three which explains the concept and the characteristics of a conditional cash transfer programme.

In chapter four, there is an in-depth review of literature of previous studies in relation to conditional cash transfers. The reviews touched on CCTs as a way to help households cope with risk, challenges in the implementation process, and the impact of the CCTs.

Part 2 of the thesis presents an explorative study of the formal implementation logic of the LEAP programme in chapter five.

Chapter six presents the theoretical frameworks of the thesis.

In chapter seven, the methodology and the methods of data collection is presented. This chapter also presents the methods used in analysing data collected from the field, and also the limitations of the study.

Chapter eight presents the findings of data collected from the fieldwork. The interpretation uses the theoretical in chapter six and including the various literature that was used in the literature review.

Chapter nine analyses and discusses the findings from the explorative study of the LEAP programme. The analysis and discussions are done by comparing the data from the fieldwork to the literature review plus the theoretical frameworks.

Chapter ten concludes the thesis with recommendations to policy makers and researcher who have interest in the LEAP programme and CCTs in general

CHAPTER TWO

Research Questions, Aims and Objectives

2.1 Statement of the Problem

In the context of significant international attention on poverty reduction and realizing the SDGs, social protection mechanisms are increasingly seen as an important policy tool to tackle poverty, vulnerability and social exclusion. According to Holzmann and Jørgensen (2001), social protection is public interventions to assist individuals, households and communities better manage risk and provide support to the critically poor.

Despite the strides attained by a number of countries across the world in the implementation of cash transfer programmes for the poor and vulnerable, emerging evidence indicates a variety of implementation barriers and the resultant effect of the policy not serving the poor and vulnerable in their efforts towards risk management and poverty reduction. While cash transfers have been employed and evaluated in a number of countries, much of the known evidence of effectiveness of transfer programmes has been from conditional programmes implemented in Latin America. Evidence of the barriers in implementation (especially how the programmes are supposed to be implemented and how they are implemented) of conditional cash transfers in Sub Saharan Africa (SSA) has not been substantially documented, of which the LEAP programme is part. Hence, there is lack of research and a dearth of knowledge about how the LEAP programme is supposed to be implemented and the way it is being implemented, and the resultant effect of eventual implementation barriers on poverty reduction and risk management of beneficiaries, and (in the case of Ghana) the overall success of LEAP.

2.2 Relevance of the Study

CCTs have become the gold standard of social protection instruments in ‘The Global South’, with the policy model having spread widely outside of Latin America and the programs now being implemented by governments across the developing world, of which Ghana is a part. A study of the activities of the LEAP programme in Ghana in relation to the how the programme is supposed to be implemented and how it is being implemented, may reveal barriers in the implementation. The recommendations of this study will hopefully help in tailoring the implementation of the LEAP programme so as to become a better “magic bullet in development” of Ghana. The findings

and recommendations of this study may also hopefully help policy makers of other countries, who have implemented or are in the process of implementing a CCT, to be able to more effectively implement and manage the programme to achieve desired results.

The objectives of the study are:

- i) To identify how the LEAP programme is supposed to be implemented.*
- ii) To study how the LEAP programme is being implemented.*
- iii) To identify eventual implementation barriers in the LEAP programme.*
- iv) To discuss how the implementation barriers may affect the overall success of the LEAP programme*
- iv) To examine how the implementation barriers may affect the risk management strategies of beneficiary households.*
- v) To discuss the indicators of the effects of the barriers in implementation of LEAP on poverty reduction, vulnerability and social exclusion.*
- v) To discuss how governments, donors, stakeholders and international partners can better enhance the role of CCTs in poverty reduction and risk management among poor households in Ghana and elsewhere.*

In short, this study contributes to the question:

Are there barriers in the implementation of CCTs and how does it affect poverty, vulnerability and social exclusion among the poor?

2.3 Why Ghana as my Study Area?

Conditional Cash Transfers having emerged just recently in Sub-Saharan Africa, there has been very little empirical research on the concept. Since Ghana gained independence in 1957, the LEAP programme is the only Conditional Cash Transfer programme that has been introduced by the government to help alleviate the plight of the poor and vulnerable in the country. For the achievement of optimum results, there is a great need for government policy and development intervention to be grounded in knowledge generated through research. It is, therefore, important to select sites that is comparable to others that have been studied by other researchers, but not one that has itself being over-studied.

In qualitative data collection process, it is imperative for the researcher to select sites with a minimum of “gatekeeping” obstacles (Angrosino, 2011). Though Conditional Cash Transfer has become a new wave for poverty reduction among a number of countries in Sub-Saharan Africa, I have chosen Ghana as my study area because, in my opinion, there will be limited gatekeepers’ obstacles in the process of data collection. This is because, I have previously undertaken a research project in Ghana and have also lived in Ghana for a number of years. Hence, I have a fair knowledge of how to get data for my research and where to get it. Besides, I also have good contacts in Ghana, including personal friends and colleagues associated with the Department of Social Welfare and the LEAP Secretariat.

2.4 Operational Definition of Key Concepts

According to Deming (1986) operational definition is a definition that gives communicable meaning to a concept by specifying how the concept is measured and applied within a particular set of circumstances. It defines how a word or phrase is used when it is applied in a specific context.

In this work, I will operationalize the definition of some key concepts as follows:

Implementation barrier – factors that affect the LEAP administration to be able to implement the programme according to the policy document.

Household – a house and its occupants regarded as a unit. They can be related biologically or not. Most households have a head of the household.

Vulnerability – a situation where one is being exposed to harm, either physically or emotionally as a result of being poor.

Poverty – a situation where one lives on less than UD\$1.9 a day or lack the basic necessities for a comfortable livelihood.

Extreme poverty – I define it as the inability of a household to meet its daily nutritional requirements even if it devoted all of its income to consumption.

PART I
GENERAL ASSESSMENT OF CONDITIONAL CASH TRANSFERS
CHAPTER THREE
The Concept of Conditional Cash Transfers (CCTs)

3.1 Introduction

This chapter has its main focus on the concept of Conditional Cash Transfers (CCTs), defining it and showing how CCTs have become one of the most important welfare policies across the world today, especially in the Global South. The chapter also gives a brief history of the activities that led to the introduction of welfare policies across the world, and hence Conditional Cash Transfers.

3.2 What are Conditional Cash Transfers (CCTs)?

The term '*Cash Transfer*' was first used to designate benefits to the poor in the late 1980s and early 1990s, when the German development consultant Bernd Schubert attempted to establish this model in global policy (Schubert and Antezana, 1991; GTZ, 1989; Schubert, 1987). Since the mid-1990s, global organisations, primarily the World Bank and the International Labour Organisation (ILO), used '*Cash Transfers*' as an umbrella term for all forms of monetary social security, including contributory transfers to alleviate poverty and contributory insurance systems (Subbarao, et al., 1997; ILO, 2001; World Bank, 2001a,b).

Cash transfers are defined as the provision of assistance in the form of cash, with the objective of increasing the household's real income. They are generally made to the poor or to those who face a probable risk of falling into poverty in the absence of the transfer (Lagarde, Haines, and Palmer, 2009).

Conditional Cash Transfer programmes are programmes that give money to poor people in return for fulfilling specific behavioural conditions. These conditions include, for example, children's school attendance, up-to-date vaccinations or regular visits to a health care facility by pregnant women (Doetinchem, Xu, and Carrin, 2008). CCT programs have two clear objectives. First, they seek to provide poor households with a minimum consumption floor. Second, in making transfers conditional, they seek to encourage the accumulation of human capital and to break a vicious cycle whereby poverty is transmitted across generations (Fiszbein and Schady, 2009).

3.3 Characteristics of Conditional Cash Transfers

According to Adato and Hoddinott (2007), CCT programs have the following characteristics: they are non-contributory. This means that one does not have to be a contributor or pay any monies or dues to be a part of the programme, they are targeted to poor households, the cash transfers are usually paid to mothers or the heads of the household, some programs also include transfers such as nutritional supplements or school supplies for children, cash transfers may be made as a lump sum or determined based on the number of children, with the amount varying by the children's ages and genders.

In some countries, higher transfer amounts are paid for girls' school attendance and for secondary school attendance. In return for these transfers, recipients commit to undertake certain actions, such as: enrolling children in school and maintaining adequate attendance levels, attending pre- and post-natal health care appointments, and seeing that preschool children receive vaccinations, growth monitoring, and regular check-ups, some programs require women to attend regular health and nutrition training workshops, some provide resources that improve the supply and quality of the schools and health care facilities used by beneficiaries.

According to Gliszczynski (2015), document analysis shows that the majority of actors emphasise the crucial importance of three further characteristics: *flexibility, regularity and efficiency*. According to him, conditional cash transfers are flexible as the beneficiaries can autonomously spend the money to satisfy their individual needs and wants.

The regularity characteristic of conditional cash transfer means that the monies are paid as long as the beneficiary retains the characteristics that made him or her eligible. Beneficiaries are supposed to be paid fixed sums of cash at regular intervals.

Lastly, conditional cash transfers should have the characteristic of efficiency as a core principle in the management of the transfers, specifically cost efficiency. Most policy actors agree that CCTs should be designed in a way that allows for the most impact with the given amount of funding (World Bank, 2008). This means that the benefits are supposed to be targeted on those who need them most, that is, the poorest or at least those who would benefit most from the cash.

3.4 Operational Functions of CCTs

In the introduction and implementation of CCT programmes, there is the need for the programme administrators to introduce certain components that would increase the program's likelihood of

effectiveness. When these components are present, the CCT programme is more likely to be effective and sustainable. The selected components should include the basic institutional elements that can facilitate the functioning and administration of the programme according to the specific context and policy conditions of each country.

Component	Critical Elements
1. Assessment of poverty conditions	<ul style="list-style-type: none"> • Income/consumption/UBN data • Estimation method
2. Targeting, selection and registry of beneficiaries	<ul style="list-style-type: none"> • Method of selection and targeting mechanism • Design of registry instrument • Institutional capacity assessment • Rollout plan and data collection • Registry system and IT implementation (training)
3. Coordinating agency	<ul style="list-style-type: none"> • Legal authority to coordinate the programme • Technical and administrative capacity
4. Definition of monetary benefits	<ul style="list-style-type: none"> • Maximum impact transfer scheme • Total budget
5. Definition, monitoring and enforcement of conditions”	<ul style="list-style-type: none"> • Assessment of initial coverage (health and education) • Definition of conditions • Monitoring instruments (ministries) and design of reporting • Institutional capacity (line ministries) • Verification process (incentives)
6. Re-certification and graduation of beneficiaries	<ul style="list-style-type: none"> • Recertification/graduation plan • Updated beneficiaries’ data

7. Payments method, design and administration	<ul style="list-style-type: none"> • Identification of payment method and system • Outcome condition payment • Beneficiaries' access and predictability of payment
8. Support of complementary services	<ul style="list-style-type: none"> • Assessment of effective coverage • Expansion and quality plans • Process of verification
9. Monitoring and evaluation	<ul style="list-style-type: none"> • Baseline results matrix • Process verification • Condition administrative system • Impact Evaluation • Institutional capacity for M+E
10. Fiscal funding	<ul style="list-style-type: none"> • Budget allocations

Table 1: components and critical elements in the implementation of CCTs

Source: Office of Evaluation and Oversight (2015)

3.5 The Introduction of Welfare Policies Across the Globe

The emergence of welfare state and hence welfare policies dates back to 1601, when Poor Laws were put in force in UK. The 1601 Poor Law was the first legislative initiative to protect the elders, patients, and wounded people in the society. States faced new social risks between 1870 and 1913 (Aravacik, 2018). These risks were: increase of aging population, pension payments, diseases, occupational diseases, and accidents.

For many people, welfare policies across the globe is a product of the activities of the period immediately following the end of the Second World War. In nineteenth-century Europe, as a consequence of the social, political and economic transformations of the Industrial Revolution, a set of new issues relating to urban working conditions was recognized. Poverty came to be considered dysfunctional to life in society and, therefore, as a social problem (Ananiadis, 2006).

In response to working-class pressures for better working conditions and attention to social needs, governments started both to launch legal measures and to develop new public institutions in order to assure social protection to workers, as well as alleviate their poverty. In post-War Britain, Beveridge in 1942 was more concerned with the alleviation of poverty. He adapted the insurance principle and favoured payment of a fixed minimum (subsistence) rate to all people satisfying a contingency test to be funded by insurance contributions to be paid by all, including those in self-employment and, notionally, those without employment (Kirby, 2014).

The welfare state, and hence welfare policies, in its modern form originated in the late nineteenth century in Germany in the political manoeuvring and state building of the German statesman Otto von Bismarck (Palmer, 2012). In 1880s, Bismarck made some efforts in order to provide social security. According to Aravacik (2018), the long working hours and heavy working conditions increased poverty and boosted socialist movements. With these developments, Bismarck ushered in the German welfare state through a series of compulsory welfare policies for accidents, health, disability, and old age, which he promoted and enacted in the 1880s (Palmer, 2012). The German welfare approach by Bismarck's was a fully insured model. Benefits were only paid to workers who had made contributions and the level of benefit was linked to the value of contributions made and therefore prior earnings. From 1919, the German model spread widely to Southern and Eastern Europe, the Americas, South Africa, and Asia.

3.6 The Rise of CCTs Across the Globe

The growing of social concerns in global politics heightened awareness of social issues in the 1990s (Leisering, 2019). This led to debates on poverty, social development, human developments and pension reforms, partly in response to the 'Washington Consensus' and the Structural Adjustment Policies (SAP) of the 1980s ((UNDP, 1990; Cornia, Jolly, and Stewart, 1987). According to Bertin and Leisering (2017), these debates led to new priorities and new understanding of social problems which were underpinned by new global indicators and indices for measuring individual welfare, such as US\$1/day for measuring poverty and the Human Development Index.

Social cash transfers gained a major boost and recognition in the 2000s when global organisations started publishing elaborate research papers on social cash transfers (Barrientos and DeJong 2004,

Devereux 2001). This led to the increasing association of cash transfers and social transfers with non-contributory benefits to the poor.

CCTs are an endogenous Latin American innovation that rapidly spread within and outside the region to other parts of the globe especially the developing world. Since a number of countries began to introduce CCT programmes for their populations especially the poor, there has been an increase in the size and scope of the programmes. Mexico's programme started with about 300,000 beneficiary households in 1997, but ten years later, the programme covers 5 million households in all 31 Mexican states (Adato and Hoddinott, 2007). Brazil's *Bolsa familia* programme started as a small municipal programme called *Bolsa Escola* in Brasilia and the municipality of Campinas. These led to replication by local governments, followed by the formulation of sector-specific federal programs, and then their unification and reform. According to Fiszbein and Schady (2009), Bolsa Família has expanded its coverage and scope to serve 11 million families or 46 million people.

Most current programs are in Latin America, but others can be found in Asia, Africa, and the Caribbean, and interest is increasing among African countries struggling with extreme poverty and low human capital (Adato and Hoddinott, 2007).

3.7 Social Protection as a Need, Not a Want

The Sustainable Development Goals agreed on by the 193 member states of the United Nations has committed the global community to ending poverty and hunger by 2030 (United Nations, 2015). There are many ways in which this can be accomplished. These include: increasing productivity of smallholders, increasing levels of education, reducing barriers to entry to high-return activities, amongst others. Social protection has emerged as an additional policy tool to address poverty and hunger in developing countries and there has been a rapid increase in the number of social protection programs and the total number of beneficiaries that the programmes cover. According to a study by Fiszbein, Kanbur, and Yemtsov (2014), as of 2013, it is estimated that nearly one billion people around the world receive one form of social protection, including cash transfers.

According to the World Bank (2000), poverty is defined as a pronounced deprivation in well-being. In the simplest approach, poverty is measured by comparing individuals' income or consumption with some defined threshold: a poverty line. A household's vulnerability is the

likelihood of that household to experiencing loss of welfare in the future, which is determined by the characteristics of the risks the households face and their ability to manage these risks through private or public mechanisms (World Bank, 2005). Vulnerability can also be expressed as: a loss in the accumulation of human capital, to which children and youth are particularly vulnerable; a loss in the capacity to generate income, which affects the working age population; and an inability to generate income due to old age (Vinay, 2010).

The likelihood of being harmed by a shock depends on a person's resilience to a given shock and the severity of the impact (Holzmann and Jørgensen, 2001). Unexpected shocks often require the flexibility to tap into accumulated resources by the household affected by the shock. In dealing with these shocks, and hence vulnerability, by a household, the average household could draw on savings, make use of their insurance premiums, or obtain a loan through the formal financial system. However, poor households typically do not have access to these resources and have to rely more heavily on informal mechanisms that include some rather destructive coping strategies, such as: drastically reducing consumption; selling productive assets; pulling children out of school so that they can enter the labour market; or migrating (Lustig, 2000). Fay and Laderchi (2005) argue that even if these coping strategies are a rational exercise in which households weigh short versus long-term objectives, this does not mean that households are able to reach an optimal strategy.

As Fiszbein et al. (2014) define social protection as encompasses: (1) social insurance, contributory schemes that protect against shocks to health or employment; (2) labour market interventions such as job training; and (3) social assistance programs (or social safety nets), targeted non-contributory interventions such as cash and in-kind transfers, labour intensive public works, and humanitarian assistance.

The basic thrust of social risk management is based on the fact that the poor are typically the most exposed to diverse risks, whether they are natural (such as earthquakes, flooding or illness) or man-made (such as unemployment, environmental degradation or war), and the poor have the fewest instruments to deal with these risks (such as access to government provided income support and market-based instruments like insurance (Holzmann and Jørgensen, 2001). These facts have important consequences on the livelihood of the poor, because the poor are the most vulnerable in society as shocks are likely to have the strongest welfare consequences for them. Higher vulnerability makes them risk averse and thus unable or unwilling to engage in higher risk/ higher return activities.

Bastagli (2009), notes that in some countries, CCTs were initially introduced as a response to assist those negatively affected by structural adjustment or similar crises. In other countries they were seen as encouraging inclusion of the marginalized; in other countries, they were seen as ensuring basic rights. As Øverbye (2005) indicated, some countries introduced social protection policies because they are members of international organisations that ratified the Universal Declaration of Human Rights (1948), which states that ‘everyone, as a member of society, has the right to social security’ (Article 22). Special references of this declaration have been made to the right to medical care and social services; to security in the event of sickness, disability, widowhood, old age and unemployment; and to special care and assistance for motherhood and childhood (Article 25). The International Covenant on Economic, Social and Cultural Rights (1966) similarly recognises ‘the right of everyone to social security, including social insurance’ (Article 9).

Access to social risk management instruments would tend to make the poor more risk-taking and thus provide the opportunity to gradually move out of poverty. The experiences of East Asia have demonstrated that high economic growth rates over many decades can impressively reduce poverty. However, the recent financial crises also showed that if appropriate income protection measures and safety net programs are not in place, individuals are very vulnerable when Gross Domestic Product (GDP) falls dramatically, wage decrease and/ or unemployment rises (Holzmann and Jørgensen, 2001). Both government interventions, such as social welfare policies, and non-government interventions, such as private insurance or microfinance programs, could be envisaged to mitigate the risks that poor families face and help them avoid potentially damaging risk-management strategies. The introduction of government policies or interventions is very necessary to address the private insurance and credit market failures that leave poor families unable to make use of these avenues to mitigate risk or cope with shocks. Lustig (2000) argue that the detrimental effect of some coping strategies, such as when households disinvest in education and human capital and sell their productive assets, generate negative effects to the detriment of the performance of the economy in general and leads to poorly endowed communities.

CHAPTER FOUR

Literature Review

4.1 Introduction

This chapter presents the various literature in relation to CCTs across the world. Specifically, it focuses on earlier research on CCTs as a risk management and poverty reduction strategy. The operational functions of CCTs and the challenges faced in the implementation of various CCT programmes are also discussed in this chapter. The chapter highlights the impacts that the implementation of conditional cash transfer programmes are likely to have on the poverty reduction and risk management among the poor in vulnerable.

4.2 Literature Search Strategy

The purpose of the literature search is to generate hypotheses that may be further pursued in the study of the LEAP programme in Ghana. The initial search occurred between March and June 2018. This was for the preliminary stages where a proposal was submitted for approval. The second search for more up to date and detail studies was also conducted from September 2018 to August 2019. The literature search was guided by the quest:

- i) To identify how CCT programmes are supposed to be implemented.
- ii) To identify how CCT programmes are being implemented.
- iii) To identify eventual implementation barriers of CCT programmes
- iv) To identify the resultant effect of the implementation barriers on risk management and poverty reduction of beneficiary households.

In short, the literature search was guided by the research question, “what are the barriers in the implementation of CCTs and how does it affect poverty, vulnerability and social exclusion among the poor across the globe?”

Relevant studies were identified through academic electronic databases, official websites of relevant organisations, and articles provided by my supervisor Einar Øverbye. The databases searched included: Social Sciences Citation Index, Google Scholar and Zlibrary. The websites of relevant organizations such as: The World Bank, The United Nations Development Programme (UNDP), International Monetary Fund (IMF), International Labour Organisation (ILO), Department for International Development (DFID) were searched for reports and articles. Additionally, there was citation tracking of articles in already identified articles, books or

reports. This was possible with Google Scholar and Social Science Citation Index. Reference lists of main studies were also used to check for more relevant texts. Even though my search was limited to English studies only, I had to relax this criterion as some very relevant articles for my study were in Portuguese and Spanish. I used Google Translate to help in translating these articles into English. The search terms used in the databases were applied to all the other searches to ensure homogeneity. The main search terms adopted were conditional cash transfer, social intervention policies, social risk management, cash transfers and poverty.

The initial search with these main search terms yielded a lot of results. To further narrow the results to the theme of my thesis, I used related concepts, which includes; conditional cash transfers + impacts, conditional cash transfers + social risk management, conditional cash transfers + implementation procedures, conditional cash transfer + challenges, social risk management + poverty, conditional cash transfer + poverty, social intervention policies + cash transfers, social intervention policies + role of conditional cash transfer, poverty and role of social intervention policies, risk management and role of social intervention policies. The information generated includes; reports, articles, books, case studies and conference proceedings.

4.3 CCTs as a Way to Help Households Cope with Risks

The introduction of conditional cash transfer programmes across the world, especially in lower- and middle-income countries, have been met with debates regarding the efficiency of CCTs as a risk-management and poverty reduction strategy for poor households. Lustig (2000), argues that programs such as Oportunidades in Mexico are able to serve as social safety nets by providing a consumption floor and protecting the accumulation of human capital. Findings from a study carried out by Sadoulet and Vakis (2004), indicates that transfers from Oportunidades compensate for shocks and protect child schooling in rural households. However, in a response to Lustig (2000), Bourguignon (2000), indicates that CCTs may not be flexible enough to respond swiftly and reach other households; given their eligibility and implementation mechanisms. According to Boruguignon, CCTs may help households that are already poor but do not necessarily help households that fall into poverty because of a shock, such as unforeseen health expenditures.

4.3.1 Helping poor households cope with risks

In the view of Vinay (2010), a limitation of some CCTs, including Oportunidades, is that they exclude the poorest of the poor because these individuals live in communities that do not have the basic services that would allow them to fulfil the program's conditionalities. As such, the programme does not necessarily have consumption smoothing benefits for the poorest households. On the other hand, a randomized evaluation of Mexico's Oportunidades by de Janvry, Finanl, Sadoulet, and Renos, (2006) shows that a CCT received in the context of an income shock can be effective in preventing children from being taken out of school. Specifically, they first showed that children are frequently taken out of school when parents are exposed to various covariate (natural disasters) and idiosyncratic (health, unemployment) shocks, most often to save on school costs and also to send them to work. In a separate study, Gitter (2005) showed that the Nicaragua's Red de Protección Social (RPS) helped households affected by droughts to fully protect child schooling. According to his study, while school enrolment rates declined by nine percent among households affected by drought, there was no decline among RPS beneficiaries. In another randomized evaluation studies of Nicaragua's RPS, Maluccio (2005), indicated that in addition to the overall positive impact of the RPS on schooling and health outcomes, the programme has also protected households from various shocks. According to Maluccio, households affected by the coffee crisis (mainly small-scale farmers) who were participating in the RPS were not only protected against declines in per capita expenditures but could also shelter child human capital in terms of school enrolment rates and child labour outcomes. Specifically, the RPS enabled beneficiary households residing in the coffee region to maintain pre-programme expenditure levels compared to a decline of 22 percent for non-beneficiary households in the same region. Maluccio further indicated that, while overall enrolment rates in the coffee region increased, they increased more for households in the programme (by an additional 25 and 10 percent for boys and girls, respectively). Child labour, especially for girls, decreased among programme participants residing in the coffee region by 10 percent more than their counterparts without the program.

An evaluation of the Programa de Asignación Familia (PRAF) in Honduras suggests that it also protected the education of poor households' children in the face of the coffee crisis. The analysis indicates that the combination of income shocks and cash transfers conditional on school enrolment have significantly affected the labour allocation decisions of credit-constrained coffee farmers while protecting children (Coady, Grosh, and Hoddinott, 2004). In particular, the study

found that the additional liquidity provided by the transfers allowed families to maintain children in school, while increasing the time dedicated by adults to coffee farming.

In short, CCT via the combination of transfers and conditionality have the potential to ensure that labour responses to shocks did not occur at the expense of investments in children's human capital development. However, it should be noted that estimates from various studies may vary and may be influenced by other factors such as the amount involved, and timing of the transfer.

4.3.2 Helping households with human capital investment

One of the surest ways of breaking the cycle of intergenerational poverty being transferred from one generation to the other, is through the investment in both human capital and physical and productive assets. Conditional cash transfers have been seen as catalyst which provides some sort of financial capital for households to be able to invest in productive assets for the future. Analysing Mexico's Oportunidades programme, researchers found that instead of saving part of the cash transfer, the beneficiaries use it to invest in productive assets and improve their general living conditions. This in turn increases the long-term consumption, beyond the duration of the programme (Gertler, Martinez, and Rubio-Codina, 2012).

In rural areas, most beneficiaries depend on subsistence agriculture and live in places where markets for financial services (such as credit and insurance), labour, goods and inputs are lacking or do not function well. Cash transfers often represent a dominant share of household income and can be expected to help households in overcoming the obstacles that block their access to credit or cash. This, in turn, can increase productive and other income-generating investments, influence beneficiaries' role in social networks, increase access to markets, improving the ability to deal with exogenous shocks, and strengthen household and community level resilience (Asfaw, et al., 2012). In an evaluation of Mexican Oportunidades programme, Todd, Winters, and Hertz, (2010) and later Gertler et al. (2012) found that the programme led to increased land use, livestock ownership, crop production, agricultural expenditures and a greater likelihood of operating a microenterprise. From their analysis of a conditional cash transfer (CCT) programme in Paraguay, Soares et al., (2010) found that beneficiary households invested between 45 - 50 percent more in agricultural production and that the programme also increased the probability that households would acquire livestock by 6 percent. However, in contrast, Maluccio (2010) found that the RPS programme in Nicaragua had muted impacts on the acquisition of farm implements and had no impact on

livestock or land ownership. Also, in another study by Gilligan, Hoddinott, and Taffesse (2009) on the impact of Ethiopia's productive safety net programme and its linkages, beneficiaries did not experience faster asset growth (livestock, land or farm implements) as a result of the programmes. According to Maluccio and Gilligan et al., the increase in livestock or land ownership had to do with other factors such as the changes in the land tenure system and also the availability of markets for their products.

In conclusion, it should be noted that factors such as land tenure system may be a factor in determining how beneficiaries of CCT programmes invest their money. Beneficiaries who do not have lands and have to hire parcels of lands to do their agricultural activities may likely not venture into cash crop production (cocoa, coffee, banana, citrus) or invest in small-scale farming rather than commercial or large-scale farming. This is likely to affect their investments.

4.3.3 Helping poor households to avoid negative risk coping strategies

One of the strategies that the poor and vulnerable adopt when faced with shocks is to adopt negative coping strategies as a way of dealing with the shocks and as self-insurance mechanism. These negative strategies may help the poor to manage the risk, but only within a very short period of time. Coady et al., (2004) carried out an analysis of the impact of PRAFII (Programa de Asignación Familiar) in Honduras using data from a period (2000 and 2001) when the price of coffee, a major crop in terms of output, employment and export earnings, had fallen to its lowest in several decades. They found that the programme appeared to more than offset the drop-in expenditure of coffee growing households caused by lower returns to coffee land. There was also evidence that CCTs could reduce the likelihood that children were taken out of school and put to work in response to household-level shocks. In other words, they reduced the likelihood of one of the negative coping strategies. Evidence from Africa to Latin America point that, independent of design differences, cash transfers can enhance the living conditions of children of poor households, preventing the harmful long-term consequences of deprivation (Barrientos and Dejong, 2006).

Skoufias, (2007) examined the extent to which Oportunidades transfers helped households cope with income shocks and their effects on pre-existing risk sharing arrangements. He took low covariance between household income and consumption flows as indicative of effective self-insurance and/or risk sharing arrangements within the community. According to Skoufias, households who benefited from the Oportunidades programme were able to insulate their

consumption levels from fluctuations in income flows more effectively (by 1.4 percent, in the case of a 10 percent income shock to total consumption) than their counterparts in the control villages. Skoufias indicated that this effect was stronger, at 9.5 percent, for self-employed heads of Oportunidades households.

In short, CCTs may help to avoid negative coping strategies by beneficiaries of the programme. However, it should be noted that factors such as the amount paid out to beneficiaries and the prevailing economic conditions are very likely to determine whether beneficiaries may adopt negative coping mechanisms to be able to cope with the risks, should they be faced with one.

4.3.4 Helping poor households permanently escape poverty

The massive interventions towards poverty reduction and risk management through conditional cash transfers on the demand side, and large investment programs in educational and health improvement on the supply side, by governments across the world, has been welcomed as a step in the right direction. This is because it has the potential of helping the poor to permanently escape from poverty (Fiszbein and Schady, 2009).

Evidence from CCT programmes in Latin America suggest that these programmes might have helped reduce poverty amongst programme participants. The World Bank, using the ASPIRE database, simulated the impact of social safety net interventions in 105 countries, and found an average decrease of 8 percent on poverty headcount, and an average reduction of 15 percent in poverty gap (Röth, Bongestabs, and Nimeh, 2016). Evidence from Africa and Latin America point that independent of design difference, cash transfers can enhance the living conditions of children of poor households, preventing the harmful long-term consequence of deprivation (Barrientos and Dejong, 2006).

A study by Stampini and Tornarolli (2012), indicates that CCTs may contribute to reducing poverty rates at the national level. They used household data from thirteen Latin American countries, and concluded that poverty rates would be 1 to 2 percentage points higher – about 13 percent higher relative to average baseline rates – in the absence of CCTs.

In conclusion, the investment in the education and healthcare of beneficiary's children by most CCT programmes has the potential in breaking the intergenerational cycle of poverty. This is because, these children grow up well educated and healthy to take up positions in formal establishment, which are likely to generate more income to them. Besides, the investments made

by beneficiaries on their farms or family's occupations may also have a ripple effect to reduce poverty in the long run.

4.4 The Challenges of Implementation of CCTs

4.4.1 Assessment of poverty conditions

Conditional Cash Transfer programmes are social intervention programmes that are designed purposely for the poor to help break the intergenerational transmission of poverty and also human capital development. Three main criteria are commonly used in identifying poor populations for CCT programmes; i.e. administrative processes, community-based processes and mixed processes (Morestin, Grant, and Ridde, 2009). The administrative process is the most widely used process in the identification of a population for CCT programmes. This process involves technocratic and directive process in which government statistical agency, through a census, designates a particular geographic region as poor. It also involves using the census data and some identification criteria set by the programme administrators. This administrative process is normally done at the government level or the ministry.

The community-based process is a more participatory form of identification of the poor. This process involves consulting members of the general population or specific groups: religious or local leaders, commune committees, and key informants such as community activists. With the mixed method of identifying the poor, the process combines the administrative process and community-based process to identify the poor for selection onto the programme. The implementation institution proposes its technocratic and directive criteria to the community council, who then adopt or make adjustments to the administrative criteria for the identification of the poor in the communities.

According to the Office of Evaluation and Oversight (2015), in its evaluation of the CCT programme in El Salvador and Guatemala, one of the challenges faced by the implementing institutions or agencies of conditional cash transfer programmes in identifying the poor is the lack of updated census data which leads to a higher margin of error in determining people living below the poverty line. This has been a challenge in assessing the poverty situation of potential beneficiaries of the programme as people who are very much qualified are not captured as beneficiaries of the programme. It also leads to the exclusion of the urban poor households as some of these census data relied upon by the implementing institutions were compiled several years ago when rural-

urban migration might have been low, and hence low levels of urban poverty. For example, El Salvador had available data to estimate the population living in poverty using income reported in household surveys. In Guatemala, the calculation of poverty is based on a consumption-based model that uses quality-of-life surveys. The main challenge of this method is that its sampling methodology is based on census data from 2002 (Office of Evaluation and Oversight, 2015). Another challenge with the case of El Salvador and Guatemala is that the survey data may be incorrect as people may turn to give wrong information to the census officers to be able to get themselves into any opportunities available to the poor, or even avoid the payment of taxes and other levies by the government. In a focus group discussion by Adato, Coady, and Rue (2000) to evaluate the operations of Oportunidades, they found out that social and cultural issues are very much important when census data is taken. This is likely to affect the quality of the census data taken during surveys by enumerators. According to their research, approximately 50 percent of the problems beneficiaries and non-beneficiaries have about the census had to do with problems people had in answering it: either they did not want to answer, or they gave wrong information.

4.4.2 Targeting, selection and registration of beneficiaries

Targeting means selecting a specific group of people by applying some targeting method. Targeting can increase the benefits that the poor can realize with a given budget (maximizing impact) or can achieve a given impact at least budgetary cost (minimizing costs). This is accomplished by channelling resources to a target group, typically the poor or a subset of the poor. Most conditional cash transfer programmes rely on one of the four targeting methods: income testing, proxy means testing, geographical targeting and categorical targeting (Grosh, et al., 2008).

i) Geographic targeting is widely used as the first stage of the process of selection of beneficiaries. It attempts to identify areas (e.g., districts, municipalities, parishes, villages) with high incidence of poverty, malnutrition, or vulnerability, as data from population censuses and nationally representative household surveys are elaborated to produce poverty maps.

ii) As conditional cash transfers sometimes have the specific goal of breaking the vicious cycle of poverty reproduction among certain groups of society, categorical targeting can also be used to select eligible households. In this case, individuals are selected on the basis of a certain demographic characteristic – e.g. they should include pregnant women, or children, or school-age youth (Paes-Sousa, et al., 2013).

iii) Means testing is used to identify poor households within those that satisfy the geographical and categorical criteria. Many countries collect applicants' information and use it to calculate a proxy means score (a formula combining information on assets and demographic characteristics), that is compared with a predetermined eligibility threshold. This process is known as proxy means testing (PMT).

iv) With income testing, eligibility is based on declared per capita income, which is compared with a predetermined poverty line.

v) A fifth method of targeting has emerged, which is targeting through community validation. With this method of targeting, the rosters of selected beneficiaries are submitted for validation by community members. The rationale is that personal knowledge on the living standards of the applicants can be exploited to minimize errors of both inclusion and exclusion (Paes-Sousa, et al., 2013).

PRAF and RPS apply geographical targeting strategies only. Poor localities are identified using an index of well-being usually constructed on census and survey information, programme localities are selected randomly up to a budget constraint and all households within the selected localities are eligible to enrol in the programme. Oportunidades, Colombia's FA programme, Turkey's CCT programme, and Bolsa Familia apply a first round of geographic targeting of localities, followed by the application of proxy means testing or direct income testing to identify individual households eligible to participate in the programmes (Gaarder, Glassman, and Todd, 2010).

In practice, programme officials do not have perfect information about who is poor, because collecting such information is time consuming and costly. When programme eligibility is based on imperfect information, programme officials or the targeting rules they use may mistakenly identify nonpoor people as poor, and therefore admit them to the programme (referred to as an error of inclusion), or do the opposite, that is, mistakenly identify poor people as nonpoor, and thus deny them access to the programme (Grosh, et al., 2008).

A study in Colombia indicates that although targeting through community validation has contributed to filtering out approximately 10 percent of initially selected households, it appears that neighbours are often reluctant to point out cases of errors of inclusion, as this could damage community relations (Jones, Vargas, and Villar, 2008). Similarly, teachers and doctors could feel resentment for excluding students and patients and hence withhold information about their assessment (Samson, van Niekerk, and Mac Quene, 2010). Although community validation was

used as a method of targeting in Mexico's Oportunidades and other countries like Nicaragua and Peru, the method was discontinued as it was rather ineffective in reducing leakages (example, excluding undeserving families that were incorrectly admitted) (Azevedo and Robles, 2013).

4.4.3 Coordination and integration of services

The implementation of CCT programs requires a complex institutional framework. Depending on their administrative culture, countries may adopt a "vertical or horizontal implementation model". In a vertical model, the central government retains most operational responsibilities by setting up and overseeing dedicated programme structures at various subnational levels. In a horizontal model, programme implementation is largely performed by subnational governments (Paes-Sousa, et al., 2013).

Mexico, Peru and Jamaica use the vertical model in the implementation of their CCT programmes. Brazil's Bolsa Familia is implemented on the horizontal model. Columbia, however, combines both the vertical and horizontal model in the implementation of its CCT. The vertical model allows for faster and more homogeneous programme implementation and produces more centralized institutional memory. However, studies suggested that the vertical model may produce administrative conflicts between the national/ federal and subnational governments, competing with overlapping local programmes, and lack of local ownership with consequent poor implementation by non-cooperating subnational authorities (Paes-Sousa, et al., 2013).

CCTs require an efficient and effective system to register services, intersectoral coordination with clearly defined roles, investments to strengthen decentralized services, training of personnel: from the community level to the central level, and an effective management information system. In El Salvador, besides the strategic coordination of the STP, the CCT programme is executed through the Fondo de Inversión Social para el Desarrollo Local (FISDL) in line with other ministries (Office of Evaluation and Oversight, 2015). This in turn tends to generate administrative conflicts between the FISDL and the STP.

Lindert, et al. (2007) identified three areas of coordination problems: third-party principal agent problems (i.e. third-party agents not having good incentives to deliver services); the heterogeneous quality of implementation; and interaction between the conditional cash transfer programme and other local programmes. Coordinating different levels of government and local institutions proves challenging in many contexts. Evidence from studies suggests that integration of services has clear

benefits for service users, although integrating social policies seems to be a difficult process. In general, Sánchez-Ancochea and Mattei (2011) notice a limited integration between different components of the system in local Brazilian administrations. When looking at the implementation of the Bolsa Familia in Manguinhos, Magalhaes, Coelho, Nogueira, and Bocca (2011) identify this lack of integration between local governmental and quasi-governmental institutions as a major limiting factor in the programme's success.

4.4.4 Definition of monetary benefits

In the implementation of a conditional cash transfer programme, the transfer amount is based upon earlier assessments, such as rapid needs and market assessments. The transfer amount is linked to the programme objectives. Some of the main questions the policy makers ask while setting the transfer amount include: i) what needs is the cash transfer intended to meet; ii) what is the anticipation on what programme participants will be purchasing / what are the programme participants' priorities; iii) how much do these items/services currently cost in the local market; iv) what are intended beneficiaries able to pay for on their own (e.g., what is the gap?); v) what are other agencies doing? Is there a coordinating body—such as a Cash Working Group—working to standardize transfer amounts? The programme should also take into account any seasonal or anticipated price fluctuations (Cakenberghe, 2017).

In El Salvador and Guatemala, the government uses international standards to define the amounts of transfers with external support. In El Salvador, the transfer amount is based on the international experience with CCTs and represent approximately 20 percent of the 2005 rural minimum wage. The government does not take into consideration cost of items prevailing at the local markets and also the inflation rate of the country. This led to a situation whereby the amount received by beneficiaries did not provide enough incentives for the beneficiaries in terms of purchasing power parity. In Honduras, impact evaluation also indicates that the transfer amount was very low and did not provide enough income to the beneficiaries. The monetary benefits in these two countries were found not to be regularly updated or revised to correspond with the prevailing market prices and inflation despite persistent inflation levels (Office of Evaluation and Oversight, 2015).

4.4.5 Definition, monitoring and enforcement of conditions

For a CCT programme to be effective, it is advisable to monitor beneficiaries' compliance with the prescribed conditions. This means collecting and processing of administrative data, in order to monitor certain indicators of the programme. Besides officially collected data, participants may also be monitored through spot-checks, interviews, questionnaires or surveys (Fiszbein and Schady 2009).

In programmes that apply punishments for non-compliance, participants are sanctioned if they fail to meet the conditions attached to the transfer. Sanctions can mean a reduction or (usually temporary) suspension of the benefit, followed by complete withdrawal if non-compliance persists. However, in some cases, non-compliance is an indication not of unwillingness to comply, but of inability to do so because of financial or other external reasons (absence of transport, lack of services, cultural factors or operational problems with the programme) (Medgyesi, 2015). Certain programmes react to non-compliance by sending out social workers to investigate the reason behind the non-compliance and to remedy the situation. Benefits are then usually not reduced or eliminated, unless in case of lack of cooperation with the social worker (Fiszbein and Schady 2009).

Lack of effective monitoring systems impedes the effective enforcement of conditions. A major challenge in the monitoring and enforcement of conditions has been the use of external providers of basic services to report on condition completion. In many countries, inadequate geographical coverage of education and health services led to outsourcing those services to NGOs. Many of these organisations had long traditions of providing social assistance, with personnel who are close to the population (Office of Evaluation and Oversight, 2015).

4.4.6 Recertification and graduation of beneficiaries

When governments first embarked upon conditional cash transfer programmes, they envisaged that the initiatives would last for only a certain time. However, many programmes became open-ended interventions, and in most cases the number of beneficiaries increased significantly. In certain countries where economic growth was rapid, the number of beneficiaries overtook the number of poor people. In recognition of this, governments have created graduation and recertification procedures (Paes-Sousa et al. 2013).

Graduation is when an eligible household steps above the poverty line. Recertification is the review of eligibility. Often recertification occurs every two or three years. Households are asked to provide the competent authority with the documents necessary to prove eligibility. If a household fails the recertification process, then – after a number of warnings – it may be excluded from the benefit. Some countries use the natural graduation mechanisms or database updates that accompanied programme changes to identify the need to change beneficiary status. El Salvador currently uses natural graduation. In Guatemala, natural graduation systems were also used.

The beneficiary household's recertification may lead to (a) continuation in the program, (b) modification of the benefits, or (c) exit from the programme (not necessarily due to graduation). In Honduras PRAF II and PRAF III were designed with a specific time horizon for receiving benefits. The changes to the registration systems in Honduras PRAF (SIPRAF and SIRBHO) were actually used to eliminate beneficiaries that did not comply with age limits (Office of Evaluation and Oversight, 2015). In Brazil, recertification takes place every two years, reflecting the fact that households are tested for income poverty, which is highly volatile. In Mexico, households are recertified every 5 years (with a continuous process screening 20 percent of beneficiary households every year). In Colombia recertification is conducted every four years (Paes-Sousa, et al., 2013).

4.4.7 Payment method design and administration

Most programmes have been transforming towards payment through the banking system. About 70 percent of Mexico's Oportunidades beneficiaries received their transfer in cash in 2009, while this form of payment had virtually disappeared two years later (Paes-Sousa, et al., 2013). Similar situations have been reported in Brazil, Columbia, Peru, amongst others. According to Paes-Sousa et al, Honduras, however, represents an exception to the trend, with close to all payments delivered in cash, and a small pilot programme involving the use of banks and cell phones.

The increasing use of the bank system is due to: a) increasing transparency by reducing the chances of corruption and ensuring that the transfers reach the intended beneficiaries, b) reducing administrative cost of delivering the benefits, c) cutting wait and collect time thereby reducing the opportunity cost of receiving the transfers, d) contributing to financial market development, by facilitating the incorporation of previously unbanked households, e) the development of dedicated information technology systems, which contributes to monitoring and evaluation, increasing the

frequency of reports and payment process, f) ownership of bank cards may also increase beneficiaries sense of belonging to the CCT programme.

Despite improvements in the payment systems of CCT programmes, research shows that payments have often been irregular in quantity and timeliness. For example, in Guatemala, Honduras and El Salvador, although the rules of the three current programs require bimonthly payments to the beneficiaries who comply with the conditions, all three reported two- to three-month delays in payments (Office of Evaluation and Oversight, 2015).

According to the Office of Evaluation and Oversight, in Honduras, transfers are designed to be paid bimonthly according to current regulations, though most beneficiaries are paid every three or four months depending on budget availability. In PRAF II and PRAF III the late delivery of personal records on the completion of conditions impeded preparation of individual data and delayed payments for more than three weeks. In El Salvador, RED transfers were designed to be paid bimonthly; however, in 2013 under Comunidades Solidarias, the scheme changed to payments every four months. In both cases payments have been delayed, primarily because of lack of access to designated funds.

4.4.8 Support of complementary services

Most, if not all, CCT programmes aim at increasing the demand for education and health care services in order to increase human capital of poor children and break the intergenerational poverty cycle. Most programmes are vertically structured, with little interrelation among units. CCTs have an unprecedented scale in terms of both budget and number of beneficiary households. They, therefore, require human resources with multi-sector skills that are usually available only across ministries. In some cases, service provision depends on fragile structures that deliver services with substantial weakness in terms of coverage, quality and continuity. This makes it difficult to plan a homogeneous pattern of service. Limited service coverage in many countries has weakened the efficacy of the conditional transfers or produced a relaxed interpretation of the conditionalities. For example, Mexico, despite major efforts reflected in expanded budget commitments, still faces considerable challenges in providing adequate education and health services to all potential CCT beneficiaries (Soares, 2012). Eligible people living in localities without an adequate supply of schools and health services have not been incorporated to Oportunidades. Instead, they are directed to an unconditional cash transfer program, the Food Support Program.

Supply-side issues, such as substandard educational and medical institutions, have a significant negative influence on the success of CCTs (Rocha, 2009). The less-developed northeast of Brazil is home to 49 percent of all families receiving cash transfers through Bolsa Familia (Fenwick, 2009). However, schools and health centres are often inadequate and access to these facilities can be difficult. Sánchez-Ancochea and Mattei (2011) found that in 2000, spending in education per capita was three times higher in Roraima (a larger town) than in Pará (a rural area) and all the states in the northeast were below the Brazilian average. Without a proper supply infrastructure, the impact of any intervention is expected to be limited. CCTs can themselves only function properly in terms of strengthening demand for and democratizing access to basic social services such as education and health if the actual supply of such services is adequate in the first place (Hall, 2008).

4.5 Expected impacts of carefully implemented Conditional Cash Transfers

The introduction of CCTs in Latin America and the subsequent adoption of the programme across the developing world as a “magic bullet” for development and meeting the Millennium Development Goals leaves much to be desired in terms of the impact of the CCT programmes on the alleviation of the plight of the poor. In the following paragraphs, I will look at empirical evidence across the globe on the impact of CCTs.

4.5.1 Impact on health and nutrition

Health is one of the factors often directly targeted by conditional cash transfer usually aiming to guarantee that children and mothers receive proper care during pregnancy, on birth and after. Cash transfers can accelerate reductions in morbidity and mortality, by working on the ‘demand side’ to help poorer families to overcome the economic barriers to access to and use of health services (Yablonski and O’Donnell, 2009). A study by Perova and Vakis (2012) found that children from beneficiary households in Peru’s Juntos were 69 percentage points more likely to have received health checks. A study by the World Bank in 2011 on Indonesia’s Programme Keluarga Harapan (PKH), found that CCTs given to female headed households led to relatively higher increases in the number of prenatal visits and the probability of attending at least two post-natal visits (World Bank, 2011). In a similar study by Gertler (2004) of Mexico’s Oportunidades, the conclusion was that the programme led to a 22 percent decrease in the probability of children younger than 3 years of age having been ill in the past month. It also showed that the longer the children have received

the programme, the greater that beneficial effect. In a similar study by Akresh, de Walque, and Kazianga (2012), they reported a similar finding in the Nahouri Cash Transfers Pilot Project (NCTPP) experiment in Burkina Faso, where children under the age of 60 months in households that received transfers that were conditional on quarterly visits to the local health clinic for child growth had 0.43 more preventative health care visits in the previous year compared to non-recipients (a 49 percent increase compared to the mean in the control group). The Colombian Familias en Acción was found to have improved the probability of adequate vaccination for children up to two years old, and the probability of compliance with health check-ups for children up to four years old (Attanasio et al., 2005). In Chile, visits to health centres by children younger than six years old have increased in rural areas due to Chile Solidario (Galasso, 2006). The use of public-health services for immunizations and nutrition monitoring has also been greater in the Mexican villages covered by the CCT programme (Gertler, 2004).

In a study to find the impact of conditional cash transfers on nutrition, Attanasio, Gómez, Heredia, and Vera-Hernández (2005) note that compliance with the growth and development programme (which included nutritional monitoring and advice to mothers about child nutrition) in Colombia's Familias en Acción could have been an important factor, and that the transfer had also increased the consumption of protein and vegetables. Mexico's Oportunidades appear to have played an important role in child diet intake and growth. In a study by Ramirez-Silva, et al., (2013) on the role of Oportunidades on child diet intake and growth, they more specifically found that the effect of Oportunidades on improved dietary intake (iron, zinc and vitamin A) was the result of the food supplement rather than improvements in the home diet. They found higher intakes among Oportunidades beneficiaries who received the fortified food supplements, but that intakes were not higher among beneficiaries who did not receive the fortified food supplements.

However, in contrast to the various positive impacts of CCTs interms of health and nutrition, Cedeplar's evaluation found no impact of Bolsa Família on child immunizations despite conditionalities attached to obtaining them (Oliveira, et al., 2007). Since Bolsa Família has purportedly created greater awareness about the need to access public-health services and obtain child immunizations, the absence of impact suggests that supply-side impediments could have been an important constraint. Namely, the lack of health services available to beneficiaries have probably been a contributing factor. (Soares, et al, 2007). Though households were captured as beneficiaries of the various CCT programmes, unavailability of health facilities in their

communities means that they may not be able to access these facilities to realize the health benefits that the programmes offer. Poor households also face significant barriers to healthcare in the form of indirect costs, such as travel expenses incurred to reach the health facility and the income forgone when taken time off work. Also, in the case of Oportunidades, Barber and Gertler (2010) note that the mean number of visits for prenatal care from their baseline was already very high (94 percent among non-beneficiaries and 74.2 percent for obtaining five or more consultations), meaning that there was limited scope for further increases.

4.5.2 Impact on education

Education is broadly defined as the acquisition of knowledge and skills through experiences from conception onward. CCT programmes have always aimed to increase primary and secondary school enrolment and attendance, which is geared towards human capital development and breaking the intergenerational cycle of poverty. CCT conditions, therefore, often include mandatory attendance requirements in addition to school enrolment. For example, the RPS programme in Nicaragua required that enrolled students have fewer than six unjustified absences in a two-month period (Maluccio and Flores, 2005). In Brazil, participants in the Bolsa Familia programme are 20 percent less likely than comparable children in non-participant households to have a one-day absence from school in any given month. They are 60 percent less likely to drop out of school, and a 24 percent more likely to advance an additional year. (Soares, et al., 2007).

Increased income security means that households are able to pay for fees or other costs associated with attending school. It also reduces the burden on children, particularly girls, to contribute to family income, enabling them to participate in school. Receipt of cash transfers can improve enrolment by helping poor households to overcome the cost barriers to schooling (fees, uniforms, books etc). Bolsa Familia has had a clear positive impact on school attendance.

Behrman, Sengupta and Todd (2000), found that the Mexican CCT program, Oportunidades, has contributed to an increase in school attendance and a decrease in dropouts. It has also increased re-entry rates among older dropouts. The Colombian programme Familias en Acción has increased enrolment rates for children between the ages of twelve and seventeen, five percentage points in urban areas and ten percentage points in rural areas (Attanasio, et al., 2005). In Ecuador, Bono de Desarrollo Humano has led to an increase of ten percentage points in school enrolment (Schady

and Araujo, 2008). For Chile Solidario, Galasso (2006) has estimated a positive impact of seven percentage points on enrolment for children aged six to fourteen.

However, a study of the Honduras CCT programme reveals that the programme appears to have no measurable effects on enrolment or attendance. This was because the size of the transfer was extremely small, and the CCT scheme was introduced without complementary initiatives to support the delivery of education services to meet any increase in demand (Lindert, 2005).

Another study by Oliveira, et al. (2007), indicates that children benefiting from Bolsa Familia are almost four percentage points more likely than nontreated children of failing to advance in school. One possible interpretation of the study's results is that low-income families have difficulty saving to pay for future educational outlays. This may be particularly true in the transition to tertiary education, which for many families is a considerable expense.

In a study by Stampini and Tornarolli (2012), they established that as CCTs expand to reach wider segments of the vulnerable population, benefit leakage has become more ubiquitous. According to them, Oportunidades in its first year of operation reached, for example, 45 percent of Mexico's poor population living under USD PPP 2.5/day. In that first year, however, 40 percent of Oportunidades beneficiaries were non-poor. After eight years, Oportunidades reached 53 percent of Mexico's poor, yet 61 percent of actual programme recipients were non-poor.

Evidence from Ecuador and Nicaragua shows transfer programmes had significant positive effects on early childhood cognitive development. This suggests that cash transfers can have an effect on learning and skills (Bastagli, et al., 2016). In Mexico grade promotion improved but achievement scores were negatively affected (Behrman, et al., 2000). Filmer and Norbert (2009) inquired whether increased school attendance as a consequence of conditional cash transfers corresponds with a successful learning experience of those children newly attending school. In a study on Cambodia, they concluded that the performance of children did not improve after 18 months of schooling. This may have been due to the specific group of children that was sent to school since parents were able to determine the choice of children. Another line of evidence for limited educational impact was suggested by (Behrman, Parker, and Todd, 2009) who looked at a sub-sample of adolescents of 15 to 21 years of age who received benefits through "Oportunidades". Behrman et al. (2009) identified enhanced enrolment rates but a lack of improved performance assessed by achievement test. Akresh et al. (2013), evaluating the impacts of two different types of cash transfers on the Nahouri Cash Transfers Pilot Project in Burkina Faso, find no significant

impact on achievement tests, except for a positive impact of CCTs on the reading section of the French test. In the case of the Tanzanian Social Action Fund Programme, Evans, et al. (2014) find that receiving transfers made children four percentage points more likely to be literate after 18–21 months.

In short, estimates of effects vary, and appear to be influenced by various implementation constraints such as the availability and quality of schools and health centres and the size of the benefit.

4.5.3 Impact on economic productivity and growth

Cash transfers can in theory strengthen micro-level growth processes, help to create livelihood opportunities and enable households to escape poverty traps; increase labour productivity and earnings; stimulate local markets; and cushion families from the worst effects of crises. According to the literature, small but reliable flows of income help poor households to diversify livelihoods and improve their long-term income generating potential by funding the costs of job seeking, allowing them to accumulate productive assets and avoid losing them through distress sales or inability to repay emergency loans.

In Paraguay, CCT beneficiary households invested between 45-50 percent more in agricultural production. The programme also increased the probability that households would acquire livestock by 6 percent (Soares, Ribas, and Hirata, 2008). A study by Angelucci and de Giorgi (2009), found evidence of increased likelihood of agriculture-related expenses and purchase of livestock among Oportunidades households. A more detailed analysis was carried out by Todd et al. (2010). According to them, Oportunidades increased the likelihood of household food consumption from own food production.

A World Bank study analysed the Brazilian national household survey data and found that receipt of the transfers has increased urban entrepreneurship (owning a business as an employer or self-employed worker) and increased diversity of household income sources. The study concluded that Bolsa Familia has helped stimulate entrepreneurship by relaxing the constraints of lack of start-up capital and insurance for very poor households (Lichand, 2010). Beneficiary adults was, 2.6 percentage points higher than for nontreated adults (Oliveira, et al., 2007). Similarly, Chile Solidario has had a positive and significant effect on labour force participation in rural areas (Galasso, 2006).

However, in another study carried out in Mexico and Columbia to ascertain whether the same results generated by the Brazilian Bolsa Familia programme will also be the same results in these countries, found out that the Mexican Oportunidades (Parker and Skoufias, 2000) and Colombian programme Familias en Accion (Attanasio, et al., 2005) have had no impacts on adult labour force participation. In another study by Novella, Ripani, Cruces, and Alzúa (2012), Rubio-Codina (2009), they identified that CCTs have statistically significant reduction in hours worked among men attributed to Mexico's Oportunidades (around 0.14 hours), which they note is translated into an increase in leisure time, though there is no such effect for women, who are found to be more likely to substitute for decreases in the house work that children were doing before the intervention. Teixeira (2010) also found statistically significant reductions in hours worked resulting from Bolsa Família, though for both men and women (0.6 hours and 1.2 hours a week less respectively). Receiving a guaranteed and predictable source of income at regular intervals could help to lift the liquidity and credit constraints that limit poor households from investing optimally (Bastagli, et al., 2016). In Malawi, through the transfer of cash to poor households, ownership of agricultural assets increased 16 percentage points for hoes, 32 for axes and 30 for sickles – with higher impacts for female-headed households (Covarrubias, Davis, and Winters, 2012). Analysing Mexico's Oportunidades programme, researchers found that instead of saving part of the cash transfer, the beneficiaries use it to invest in productive assets and improve their general living conditions. This in turn increases the long-term consumption, beyond the duration of the programme (Gertler, et al., 2012). In Mexico, Angelucci, Attansio, and DiMaro, (2012) also found a significant increase in the likelihood of having savings (and access to a bank account) for Oportunidades beneficiaries, but no effects on the amounts of savings. Another study by Davis, et al., (2002) found that the impact of an additional cash transfer peso on agricultural investment spending is high and significant for PROCAMPO, which is explicitly linked to agriculture and primarily received by men, but less so (yet still positive and significant) for Oportunidades. Thus, here as well, there is no wholly uniform pattern across the countries and studies on whether CCTs have an effect.

4.5.4 Impact on empowerment and social cohesion

Empowerment is the process through which individuals acquire the capacity to make strategic decisions in their lives within a context where previously they had been denied such capacity. According to the literature, empowerment is associated with access to market economy, women's

contribution to family income and access to education and paid labour. Along this line, Adato et al. (2000) in the Mexican context, identified women empowerment indicators considering six aspects: decision-making on household expenses, decisions related to children (school attendance, access to health, etc.), women's rights within the marriage, economic safety, participation in the community, and beliefs and perceptions.

While the beneficiaries of the CCTs are the households, in practice, the recipients of the cash and responsible of compliance with the programme requirements are the mothers. This characteristic is common to most CCTs and was adopted based on existing evidence that supports the fact that women are more inclined to invest the household resources to improve their children's welfare (Adato, et al., 2000). The authors hypothesis is that this may influence women empowerment positively in five ways: increasing the resources they manage and granting them power to decide over those resources, raising their self-esteem and confidence; offering education alternatives in mother-child healthcare; favouring the creation of networks where beneficiaries may exchange their experiences; and promoting girls' education which will allow women's achievements in the future.

In a related study by Escobar and González (2008) on the Mexican Oportunidades, the authors found evidence that the programme raises women's self-esteem and increases their income and consumption. Furthermore, given that the cash transfer represents a significant percentage of the total household expenses, these resources will enable them to improve their autonomy and negotiation power and, in some cases, even enabling women to invest in small businesses. In Handa's study on Oportunidades, a woman in the treatment group is 4.7 percentage points more likely to have autonomy over how her own income is spent compared to the control (Handa, et al., 2009).

Besides, participating in the different activities the programme offers enables women to increase their presence in the community, which may impact their empowerment. Adato et al. (2000) sustain that women participation in the CCT programme activities generates solidarity ties and self-esteem due to the interaction with other mothers, making it possible for them to create new social networks. Escobar and González (2008) strengthen this idea, pointing out that women appreciate the opportunity to enter new social spaces despite their multiple tasks and the programme meetings open an opportunity to create social networks empowering women.

A gender audit of Brazil's Bolsa Familia found that women's domestic status increased because the income they received was regular, while the wages of other household members was uncertain (DFID, 2011). The impact of Bolsa Familia on women's labour market participation is also strong, with the participation rate of beneficiary women 16 percent greater than for women in similar non-participating households (Suarez et al., 2006).

By addressing gender imbalances in the hands of women, cash transfers can increase their bargaining power within the home and improve intrahousehold allocation of resources for human development. In Mexico, Oportunidades programme, in giving cash only to women, increased their decision-making role in household expenditure, financial security, self-esteem and social status (World Bank, 2008).

According to Hannda, et al., (2008), generating own resources may affect the status of women at home, but transfers are not expected to have the same effect. Having greater influence only on decision-making regarding the use of the transfer does not alter the foundations of women's subordination (Molyneaux, 2008). Furthermore, since the programme money is managed by the women, there is the possibility that problems may arise in the authority relation in patriarchal homes, which will not only generate conflict, but may even increase the probability that women suffer domestic violence (Brandshaw and Quiroz Viquez, 2008). This implies that negative effects may also occur.

A number of countries have introduced or expanded conditional cash transfer programmes to promote peace building, conflict prevention and inclusion of particular social groups. Conditional cash transfer programmes can, in theory, contribute to building social cohesion and strengthening the legitimacy and effectiveness of states in a number of ways. The OECD and the Chronic Poverty Research Programme (CPRP) both highlight that social protection through conditional cash transfer programmes can contribute to social cohesion in a manner that: strengthens the contract between citizens and the state; promotes social inclusion; integration and general accountability (OECD, 2009).

However, in contrast there are also concerns that cash transfer programmes can be manipulated for political ends. Some authors are of the view that the introduction and citing of conditional cash transfer programmes at certain locations and timing is mainly motivated by the quest of the political establishment to garner more support or votes and hence solidify their grip on power. On the other hand, as Zucco (2010) indicates, CCTs have not only been effective in poverty reduction,

but may also have been effective in influencing electoral policies in non-clientelist manner. CCT programmes in Mexico, for example, have been protected from politicisation; electoral advantages gained from the programmes has been due to satisfaction with them and related investments in human welfare rather than clientelism (Sewall, 2009).

4.6 Chapter Summary

CCTs can have positive effects across a number of dimensions. They can help poor people to avoid negative risk management strategies, such as taking children out of school to work for the family. But they do not always have such effects, and negative effects of CCTs have also been found in some studies. Related to this, there are various implementation problems related to targeting, selecting and registration of beneficiaries, with regard to defining benefits, with regard to defining, monitoring and enforcement of conditions, with regard to recertification and graduation of beneficiaries, with regard to payment designs and administration, and with regard to support of complementary services. In short, the process through which CCT is administered and implemented probably has a lot to say for the effects that different scholars have found, and with regard to the process “the devil may well be in the details”. This conclusion represents the springboard to my own analysis of LEAP in Ghana to be further elaborated in the next chapter.

PART II
IMPLEMENTATION OF LEAP IN GHANA – AN EXPLORATIVE STUDY
CHAPTER FIVE
The LEAP Programme

5.1 Introduction

The previous chapter presented the literature reviews of CCTs across the globe. This chapter will describe the LEAP programme in Ghana and give a brief history of the activities that led to the introduction of the programme and why Ghana has introduced it as a social intervention policy. This chapter will also detail the key elements of the LEAP programme and how the programme functions.

5.2 What is Livelihood Empowerment Against Poverty (LEAP)?

LEAP is a cash transfer programme which provides conditional cash transfers and health insurance to extremely poor households across Ghana to alleviate short-term poverty and encourage long-term human capital development. Specifically, the marginalised persons comprise the bottom 10 percent of the extremely poor who, according to the 2014 Ghana Living Standard Survey, comprise approximately 2 million of the country's total population (Ghana Statistical Service, 2014).

The LEAP programme aims at positioning the extremely poor to leap-out of extreme poverty and empower them to ensure their livelihood sustainability in order to contribute to the socio-economic development of the country (Ministry of Gender, Children and Social Protection, 2016). The LEAP programme was introduced after consultation with the Brazilian government and designed to fit the Ghanaian context. LEAP started a trial phase in March 2008 and expanded gradually in 2009 and 2010. It was implemented by the Department of Social Welfare (DSW) of the Ministry of Gender, Children and Social Protection (MoGCSP).

According to the Ministry of Gender, Children and Social Protection (2019), even though the extreme poor are the target of the LEAP programme, not all the extreme poor are eligible for the LEAP programme. Only specific social categories within the basket of the extreme poor and their households are eligible to benefit from the LEAP programme targeting. These eligible social categories include:

Aged sixty-five years (65) and above without any form of support

Severely disabled without productive capacity

Orphaned and Vulnerable Children (OVC)

As of October 2015, the programme reached more than 116,000 extremely poor families in all ten regions of Ghana (Ministry of Gender, Children and Social Protection, 2016). The LEAP programme was implemented following a research carried out by the Ghana Statistical Service in 2007, which revealed that 880,000 households in Ghana, representing 18.2 percent of the population, were extremely poor (Ministry of Gender, Children and Social Protection, 2019). Similarly, the Ghana Living Standards Survey (Round 7), which depicted the poverty profile of the country, estimated that 40 percent of Ghanaians were poor (Ghana Statistical Service, 2008).

5.3 The Aims and Objectives of the LEAP Programme

Aside the main objectives of the LEAP Programme to reduce poverty by increasing and smoothening consumption and promoting access to services and opportunities among the extremely poor and vulnerable, the programme also aims at:

Improving basic household consumption and nutrition among children below 2 years of age, the aged (65 years and above without productive capacity) and people with severe disability;

Increasing access to health care services among children below 5 years of age, the aged (65 years and above without productive capacity) and people with severe disability;

Increasing basic school enrolment, attendance and retention of beneficiary children between 5 and 15 years of age;

And facilitating access to complementary services (such as welfare, livelihoods and improvement of productive capacity) among beneficiary households.

While the LEAP grant is unconditional for the disabled and those over 65 years, caregivers of OVC are asked to adhere to conditionalities:

Children between 5-15 years are to be enrolled in public basic schools and maintain significant levels of school attendance;

Children between 0-5 years are to regularly visit the health facilities for vaccinations and growth monitoring;

Birth Registration of all children; and

Non-involvement of children in any form of child labour.

5.4 How the LEAP Programme Functions

The programme cycle of LEAP involves three activities; targeting of potential beneficiaries, registration of qualified households onto the LEAP register and payment of beneficiaries bimonthly.

The selection of a household for the LEAP programme is meant to go through a deliberate, elaborate, consultative, objective and well-defined processes and procedures (Ministry of Gender, Children and Social Protection, 2019). The processes and procedures involve the review of desk data from the Ghana Statistical Service (GSS), data collection in the field and data processing. Thereafter, the selection of a household for the programme is done. The determination of the level of poverty is done by means of a Proxy Means Test (PMT). Scores are calculated from data collected on potential beneficiary by the PMT questionnaires (Ministry of Gender, Children and Social Protection, 2016)

The programme is to attach conditions to the grant to encourage poor households to prioritize the human capital development of their members, particular children. It is also seen as a tool to link up beneficiary's households to other social interventions such as the health insurance scheme, capitation grants and school feeding programme.

5.5 The Introduction of LEAP in Ghana

This section presents a brief of history of the activities that led to the introduction of welfare policies and hence LEAP in Ghana. The section begins with the traditional concept of welfare in Ghana, highlighting that welfare in itself has been a part of the traditional Ghanaian households and hence it helped in laying the foundation for the introduction of LEAP and its general acceptability by Ghanaians.

5.5.1 The Traditional Concept of Insurance/ welfare in Ghana

Before the institution of a formal insurance systems, people in Ghana had their own traditional forms of social protection. Ghanaians were very much concerned about problems of the aged, the disabled, the sick, dependent widows and children, and even with the victims of natural disasters. Five main sources of traditional social protection include kin-based support systems, migrant remittances, non-kin-based trade associations, faith-based support networks, and credit societies. Traditionally, the extended family has always been seen as a social security system that provides

protection to its members. It is based on the principles of solidarity and reciprocity, involving obligations on members to support each other in times of need. The elderly is respected and revered for their knowledge and wisdom and their role in interceding between the living and the dead. This guaranteed, to a considerable extent, social protection for the elderly (Boon, 2007). Children were seen as a source of social protection against the contingency of old age. This explains why African families are usually large. In the past, the extended family was jealously protected against any social problems through the promotion of group or family loyalty and discipline. The role of the extended family in marriages, childbirth, raising of children, performing puberty rites, old age care, and organisation of funerals provides a formidable form of sustainable social protection and placement for each member of the family. However, with the increased urbanisation and related social changes, these traditional risk management systems needed to be supplemented by more formal systems.

5.5.2 Key activities that led to the introduction of LEAP

Ghana, as a developing country faced with poverty, has over the years sought out various measures to eradicate it. After the failure of the Social Security Act of 1965 to influence the poor, Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD), was introduced to help support workers who had lost their job. PAMSCAD sought to influence poverty by reaching the farmers in rural savannah as well as urban households considered to be poor (Gayi, 1991). With little improvement in the economy of the country in the early 1990s, much attention was placed on improving the economy. But, with much more realization on the need to recognize social issues, emphasis was placed on social protection programmes.

In 2001, Ghana was considered a highly indebted country and the conditions by the International Monetary Fund (IMF) to relive Ghana of its debt was to draw up a Growth and Poverty Reduction Strategy Paper (GPRS). As part of the GPRS 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 (International Monetary Fund, 2003).

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 vulnerability; the National Social Protection Strategy (NSPS) in 2007. This led to the development and implementation of the

Livelihood Empowerment Against Poverty (LEAP) (Ministry of Gender, Children and Social Protection, 2013).

5.6 Why Ghana introduced LEAP as a social intervention policy

In Ghana, poverty has been identified as the main cause of vulnerability and exclusion. Although the country has made some progress in reducing poverty, the pace has been slow and the impacts low. Due to their chronic inability to cater for the most basic human needs, the extreme poor remain the most socio-economically disadvantaged group in society. The Government of Ghana, in its quest to reduce the vulnerability and exclusion faced by the poor introduced LEAP as a social intervention policy to help cater for the challenges faced by the poor. Some of the reasons why the Government of Ghana introduced the LEAP programme includes:

5.6.1 Providing a minimum standard of living

The Government of Ghana faced with the challenges of meeting the Millennium Development Goals (MDGs) of reducing absolute poverty among the citizenry, saw LEAP as a prime mover to achieve the MDGs. According to the Ministry of Gender, Children and Social Protection (2016), the introduction of the LEAP programme may help to place the vulnerable groups such as the poor, elderly, orphaned and people living with disabilities above the absolute poverty threshold and hence maintain a minimum standard of living for the citizenry. The flow of income to beneficiaries enables them to diversify their livelihoods and improve their long-term income generating potential by funding the costs of job seeking, allowing them to accumulate productive assets and avoid losing them through distress sales or inability to repay emergency loans. This will ensure that beneficiary households have enough income to meet the minimum standards of living.

5.6.2 Invests in poor people and supports livelihoods

The new livelihood opportunities and improved incomes created by the LEAP programme is hoped to allow families to invest more in health and education, particularly of children (Ministry of Manpower, Youth and Employment, 2007). One of the advantages of the LEAP programme is that beneficiary households benefit from free registration and renewal of their health insurance membership. Children of school going age (6 to 18 years) who enrol in government basic schools are also exempted from paying any form of fees. The additional cash benefits aside the health

insurance and free basic education, means that households can be able to provide the needed nutritional requirements and other basic materials for education for children in their households. In the long run, it improves the economic conditions of the households as these children are expected to grow up to become more educated and healthier, and able to work in higher paying jobs to augment the families' incomes.

5.6.3 Improves women's economic access and gender equality

One of the main aims of the LEAP programme is targeting women and helping them engage more in economic activity. According to the Ministry of Manpower, Youth and Employment (2007), lack of access for women to income and assets can restrain growth. It indicated that the role of women towards agricultural production is very important and hence empowering women through the LEAP programme is a step in the right direction towards boosting agricultural production.

In giving cash to beneficiary women, the LEAP programme also educates women on how to invest their monies in productive asset accumulation. Most of these women, since they are already in agriculture production, turn to invest their cash into the acquisition of lands and inputs for their agriculture activities.

5.6.4 Critical for ensuring equitable economic growth

Trading activities and economic exchanges in local markets can be intensified by the LEAP programme, as well as providing marginal boost to local businesses through income multipliers in local economies. Beneficiary households may spend their transfers on goods and services that are mainly sold or produced by non-beneficiary households. Expanding the livelihood activities of beneficiaries through the transfer of cash to them may increase the overall supply of goods and services in the local markets, due to shifts in purchasing patterns of beneficiary households. The transfer of cash to beneficiaries may empower potentially productive people who are excluded from economic opportunities to be full participants of society.

CHAPTER SIX

Theoretical Frameworks

6.1 Introduction

This chapter presents the theoretical frameworks on which the discussions and findings from the fieldwork data will be analysed. The objective is to provide an overarching logical and theoretical structure for the classification and interpretation of the multiple pathways of change that can originate from conditional cash transfers. This chapter bridges the findings from the literature review and the specific study of LEAP in Ghana. Figure 1 illustrates crucial implementation factors as described in the literature reviews.

6.2 The Implementation Process of Conditional cash Transfer

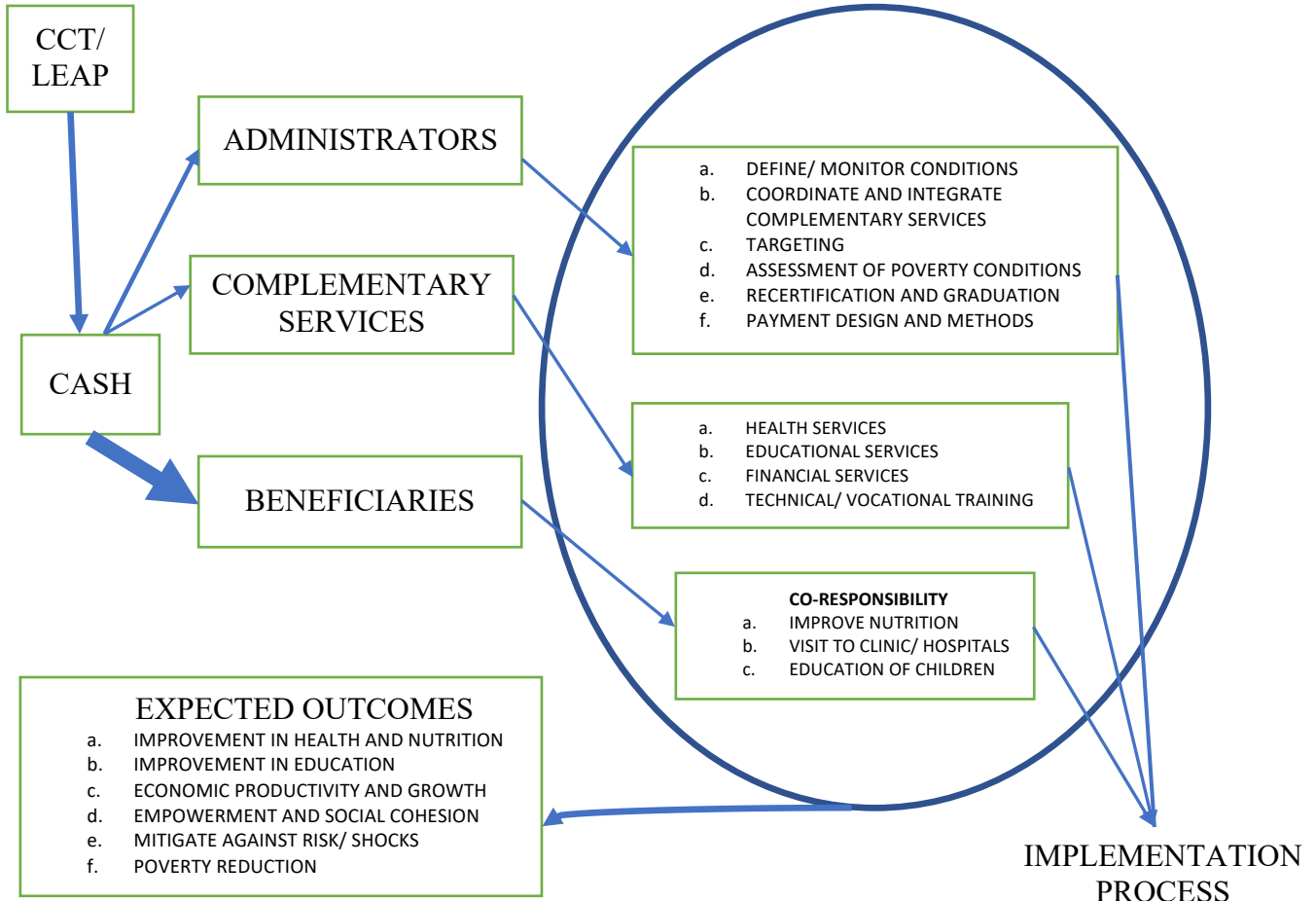


Figure 1: CCTs Implementation Framework

Source: Author's construct

6.3 Theoretical Assumptions

To recapitulate, the concept of cash transfer programs leading to economic and productive impacts is built around the hypothesis that the provision of regular and predictable cash transfers to very poor households in the context of missing or malfunctioning markets has the potential to generate economic and productive impacts at the household level and to stimulate the local economy through the networks that link individuals, households, businesses and institutions. Undoubtedly, poverty and social exclusion are inextricably intertwined. Poverty can lead to social exclusion or speed up the process by which an individual becomes socially excluded from the activities of the society. Social exclusion can in its turn deprive individuals and families of opportunities and worsen their poverty and human dignity. It can lead to further deprivation and poverty in its multiple dimensions. (In contemporary development discourse, lack of resources is not the only determinant to wellbeing and destitution. Indeed, the definition of poverty is increasingly being framed to incorporate the capacity approach to participate in the society in which a person lives). Poverty in this respect is directly linked to social exclusion (Sen, 1999; United Nations, 2010).

6.4 Programme Theory

Programme theory describes a particular programme, explain why, how, and under what conditions the programme effects occur, predict the outcomes of the programme, and specify the requirements necessary to bring about the desired programme effects (Sidani and Sechrest, 1999) According to Rogers, Petrosino, Huebner, and Hacsí (2000), programme theory describes the activities or inputs, the intended outcomes or outputs, and the mechanisms through which the intended outcomes are achieved. A description of the critical inputs defines the components of the program, describe how these components are delivered, define the strength or amount of treatment required to induce the outcome and outline the required aspects vital in producing the expected outcomes (Lipsey, 1993).

The rationale for adopting LEAP reflected the old economic argument about poverty reduction; that is to increase the purchasing power of the extremely poor through financial empowerment that will make the economically vulnerable self-reliant (Debrah, 2013). The LEAP programme is to attach conditions to the grant and encourage poor households to prioritize the human capital development of their members, particularly children. According to the LEAP policy document, the LEAP programme is supposed to transfer cash to beneficiaries, administrators of the programme and

complementary service providers in order for the latter to be able to administer, plus (on behalf of health and education providers) to cater for the expected increased influx of children from poor households. Most of the cash, however, is to be transferred to the beneficiaries of LEAP. The LEAP programme's immediate intended impact is to raise the purchasing power of beneficiary households.

As shown in figure 1 above, the LEAP programme is supposed to transfer cash to beneficiaries, administrator and service providers. Most of the money goes to beneficiaries of the LEAP programme. The programme theory involves all the processes involved from LEAP delivering money to the various groups (administrators, service providers and beneficiaries) till the outcomes are met. The programme theory assumes that the behaviour of the various groups is very crucial in achieving the intended outcomes of the programme.

According to the LEAP programme document, the expected outcomes when all the conditions and processes above are met will be: an improvement in health and nutrition, improvement in the education and human capital development of beneficiary's children, overall economic productivity and growth, empowerment and social cohesion, the programme helping to mitigate against shocks, and ultimately, lead to poverty reduction.

The LEAP programme has clearly spelt out why the programme has to be implemented, how and under what circumstances are the effects to occur and predicted the desired outcomes of the programme. According to the programme theory, if the LEAP programme has enough set of resources (such as staff, equipment, materials), then the programme should be able to realise the intended outcomes. If service providers are able to provide their services to beneficiaries, then beneficiaries should be able to experience specific changes in their education, health, nutrition, knowledge and skills.

6.5 Implementation Theory

Implementation theory explains how social goals that can be achieved when agents behave strategically (Corchón, 2009). The theory investigates the correspondence between normative goals and institutions designs to achieve those goals. More precisely, given a normative goal or welfare criterion for a particular class for allocation problems, or domain of environments, it formally characterizes organisational mechanisms that will guarantee outcomes consistent with that goal, assuming the outcomes of any such mechanism arise from some specifications of

equilibrium behaviour. The LEAP programme clearly spells out the agents of the programme (beneficiaries, service providers and administrators). These agents all have specific roles that they are to play in order to achieve the intended results of the programme.

From figure 1 above, the implementation theory is seen as a subset of the programme theory. Implementation theory stresses on how the administrators, service providers and beneficiaries are assumed to behave for the realisation of intended outcomes.

Administrators of the LEAP programme are supposed to: define and monitor conditions that will be imposed on beneficiaries, coordinate and integrate complementary services, assess the of poverty conditions of potential beneficiaries, target beneficiaries for the programme, recertify and graduate beneficiaries, and define how much beneficiaries receive and the methods of payment.

Complementary service providers are supposed to: provide health services in communities where beneficiaries are resident, extend educational infrastructure and services to communities of beneficiaries, extend financial services to ease the distances travelled by beneficiaries to receive cash, and assist beneficiaries in vocational and technical training.

Beneficiaries of the LEAP programme also have co-responsibilities that the LEAP programme requires them to undertake in order to achieve the programme's intended outcomes. These include: improving nutrition, especially in children, improving health through frequent visits to health care centres (a feature of LEAP is that beneficiaries are also provided with free health insurance through the National Health Insurance Scheme), and education of children.

According to the implementation theory, if the administrators, service providers and beneficiaries of the LEAP programme do what they are supposed to do, the intended outcomes of the programme will be met. For example, administrators, in the selection of a household for the LEAP programme, are to use a deliberate, elaborate, consultative, objective and well-defined processes and procedures (Ministry of Gender, Children and Social Protection, 2019). The processes and procedures are to involve the review of desk data from the Ghana Statistical Service (GSS), data collection in the field and data processing. Thereafter, the selection of a household for the programme can be done. The determination of the level of poverty is to be done by means of a Proxy Means Test (PMT). Scores are to be calculated from the data collected on potential beneficiary by the PMT questionnaires (Ministry of Gender, Children and Social Protection, 2016). Implementation theory posits that when the LEAP administrators are able to go according to these laid down procedures, the intended outcomes will be realised.

CHAPTER SEVEN

Methodology and Methods of Data Collection

7.1 Introduction

This chapter discusses various activities I undertook during the period of data collection and highlight challenges I encountered during my field work. This focuses on the study area, the research strategy, the target population, methods of data collection, instruments used, ethical issues, and problems and challenges faced in the process of data collection.

7.2 The Process of the Research

7.2.1 The preparation stage

The preparation for field work gave me a mixed feeling of excitement and hope, and a feeling of disappointment which is likely to arise from the perceived challenges in relation to the data collection process. The feeling of excitement and hope was based on the fact that there has been relatively very little research on the topic and hence my work may hopefully break research boundaries in this field and also, with my recommendations and suggestions, help in improving the LEAP programme in Ghana. This revolved around the fact that my topic was to assess the barriers in the implementation of LEAP in Ghana.

As illustrated by the literature review, I had read extensively on conditional cash transfers across the world especially the *Bolsa Familia* in Brazil and *Programa de Educación, Saludy Alimentación (Progresá, later called Oportunidades)* in Mexico, which could be beneficial as this could provide in-depth knowledge for developing an analytical framework for my study (see previous chapter and figure 1). Looking at my topic and the objectives of my work, there was the need to pick interesting sites for the study. The LEAP programme, as a social intervention policy was introduced for the benefit of the poor and vulnerable in the country. To be able to assess the effects of the programme, there is the need to focus on vulnerable groups in the rural and urban areas and the service providers, assessing their views and experiences of the operation of the programme. This led me to choose Jasikan, a rural area, and Accra, an urban area as my study area.

Before I embarked on the field work, I applied for ethical clearance from the Norwegian Centre for Research Data (NSD). Getting clearance from NSD delayed a bit because of an issue about the recording and processing of the data I gathered from the informants. With the help of my

supervisor, Einar Øvebye, I was able to clarify the data collection process. Clearance was subsequently given by the NSD to commence my fieldwork.

I did preliminary preparations by establishing contacts with my potential informants, agencies, institutes and bodies which could be helpful in this regard. With the help of some colleagues at my chosen study area, I was able to contact directly the Social Welfare Department of the Ministry of Gender, Children and Social Protection.

My first point of call was the Jasikan area. This was because am an indigene of the area and hence I know much about the socio-cultural activities of the people and also it is to help me have the very relaxed environment I needed to be able to carry out my field work. At Jasikan, I meet the head of the Social Welfare Department, who was to be a gatekeeper who helped me get in touch with the beneficiaries and also as a key informant. He requested for a formal application before he could grant me an interview and also connect me to the programme coordinators in the various communities. This took some days as it had to go through some bureaucratic processes. To save time, as I waited for the response from the head of the Social Welfare Department, I conducted mock interviews with some people I knew in the community. This was to help me master the process of interviewing, especially as in this case my informants are mostly the poor and vulnerable who have little or no education and hence it is a bit difficult to explain certain concepts of the programme to their understanding.

Unfortunately for me, I received a call from the head of the Social Welfare Department in Jasikan requesting letter of approval from the National Head Office before he could be of any assistance to me as, according to him, there had been new directives from the National Head Office concerning people who come for information in the name of research but rather turn it as a political tool against the government. This was in a sense an interesting initial empirical finding in itself as it indicates that LEAP is not wholly isolated from the political process. With the help of a colleague who was friends with the head of the Social Welfare Department in Jasikan, I was able to get the go ahead with the assurance of writing to the National Head Office for permission.

As I was time bound, I decided to go to the communities and start the interviews before travelling to Accra to submit my application letter to the National Head, as the approval of such letters takes some time. Despite the initial delays the interviews went on as planned in the communities in the Jasikan area. To my surprise, the people in the community had been looking for an opportunity like this, to have someone to come and talk to them about the programme and for them to also

express their experiences and opinions about the operations of the programme. In fact, I was overwhelmed by the number of people who turned up for the interview. They all wanted to be interviewed. This was in itself another initial empirical finding. There is apparently a pent-up demand for information about the programme among beneficiaries, indicating there might be information problems related to the implementation of the programme. After a number of individual interviews, though I have gotten enough information, I decided to do a focus group discussion so that the rest who were waiting to be interviewed could also get the chance to express their experiences and opinions about the programme.

After that, I went back to Accra to apply for authorization at the National Head Office. It was a bit difficult to get the approval as the case managing officer for my application was always not available in the office. Fortunately, a colleague who was working there saw my letter and made the necessary arrangements for it to be approved. It was after this approval that I was allowed the chance to do my interviews in the Accra area.

In the process of my field work, I had the chance to meet a number of people, from the rich and powerful in society to the poor or the destitute. My meeting with all these categories of people gave me a broader understanding of society and how it works.

7.2.2 The study area

After I had arrived on the field, I had to find out which area would be appropriate for my study. I was interested in choosing sites which would bring out variations in my findings, while at the same time impose the least limitations to the research. Since my objective was to find the effects of the LEAP programme on the beneficiaries in relation to poverty and their risk management strategies, I requested for data on the beneficiaries in the study area from the heads of the Social Welfare Department. I was able to get data about the locations of the various beneficiaries in the various communities and also the coordinators of the programmes in the various communities.

Some of the staff of the Social Welfare Department in the study areas who assisted me in my choice of study sites mentioned to me some communities and neighbourhoods that could be suitable for my study. The Public Relations Officers (PROs) also assisted in my choice of study sites by mentioning to me some communities where the number of people captured are very low despite the obvious poverty conditions of the people in the area. The PROs also helped me to identify the various health posts (those providing National Health Insurance services), and some

of the public schools their records show to be having children of LEAP beneficiaries, and some stakeholders and opinion leaders who could be of assistance to my study. With my interest to find varied opinions, I decided not to limit myself to these communities, but also choose those areas which could offer interesting findings such as those communities which had varied economy, culture, religion and geography. I took into consideration accessibility to service centres of services offered by LEAP. I also visited some communities which were suggested by my informants. My study was centred on a number of locations in Jasikan and Accra. In the Jasikan, my study focused on the Atonkor, New Biaka, Old Biaka and Teteman communities. In Accra, my study focused on some communities in the La Dadekotopon Municipal Assembly, including Tse Addo, Trade Fair and Palm wine Junction communities.

Accessibility to some of the communities, especially in the Jasikan area was facilitated by walking or with the use of a motorbike, because of bad road networks. All the selected sites have populations of varied characteristics. The dominant occupations in the Jasikan area are informal workers and self-employed: small-scale farming, retail trading. The few formal sector workers are in the public service sector. In the Accra area, there is a wide range of economic activities and relatively large formal sector workers. However, informal sector workers still make the majority of the population especially in the La Dadekotopon Municipality. Notable informal activities include; fishing, petty trading, and craftsmanship.

7.2.3 Gaining access

I had adequate knowledge about the culture and the organizational structure of the people, both in Accra and Jasikan. This notwithstanding, I decided to conduct a mock interview at Jasikan with some friends prior to the commencement of the actual interviews. My aim was to find out how best I could handle the interview situation from approaching the informants to the conclusion stage of the interview. Through this, I was able to get more information about the operations of the LEAP programme and where to turn my attention to in getting relevant information.

Gatekeepers are people who can grant or withhold access to informants. These people consider themselves and others consider them to have the authority to refuse or grant access to the research setting and, or informants (Hammersley and Atkinson 2007). Because I was to conduct research in communities where it was difficult to identify the beneficiaries of the programme, and coupled with the poor address systems, seeking the consent of the gatekeepers was very necessary. With

the help of some friends and letters I had written seeking for permission to conduct such a research, I was able to establish contacts with the programme coordinators in the various communities and hence to the informants. I was also advised to inform the chiefs and elders of the various communities that I would be visiting for their permission. As a member of the royal family in the area, I was accompanied by some family heads from my clan to seek the approval and permission of the chiefs and elders of the various communities that I visited.

7.2.4 Challenges with gatekeepers

In as much as gatekeepers might be helpful by granting access, they may equally be concerned about the research and how it can affect them, usually with an interest of ensuring that the research paints a good picture about them or put them in a favourable light. In this way, they might want to direct the focus of the research, exert some control over it or block access to some aspects of it (Hammersley and Atkinson 2007).

My contacts with the gatekeepers reminded me of some of the challenges of my research which I envisaged. Apart from the new guidelines that requires a researcher to seek approval from the Head Office of government institutions assistance is granted at the local level, my contact with the gatekeepers was not with much challenges. The only challenge I encountered was at the head office where the case processing officer was in possession of my application and was never in the office for him to approve the letter to enable me to continue with my interview.

7.2.5 Recruiting informants

One main reason for conducting a qualitative research is to include people who have depth of knowledge, the right attributes and experiences relating to the research topic. In my study, I used purposive sampling for the key informants and snowball sampling for beneficiaries of the programme. The procedure for the sampling of informants was based on my research questions intended to achieve an understanding of eventual implementation problems in LEAP. Purposive sampling entails the selection of informants based on some criteria, for instance, selection of informants who can answer researcher's research questions, where a researcher picks informant he wants to be included in his sample and when a researcher wishes to gain an insight into a social phenomenon (Twumasi 2001). The criteria I used in the selection of my key informants is: 1. the level of education, 2. the position of the informant in the institutions I selected for the study. This

is to enable me to get sufficient information on my topic. (See Appendix 2). Snowballing is used when investigating hard-to-reach groups. This is a sampling technique whereby a chain of informants is created as people involved in similar cases are reported by others known to them who have participated in the study (Bradshaw and Stratford, 2010). The number or how many to interview is not the focus of interest in qualitative studies but the question of who is it that has the experiences, perspectives, behaviours, practices, identities, personalities, and so on, that the research questions will require to investigate (Dunn, 2000). According to Dunn, a small number of the right people who are willing to share their experiences are enough to providing useful insights into a study.

Based on my objectives, which is to assess the barriers in the implementation of LEAP and how it affects poverty, vulnerability and social exclusion among the poor in Ghana, I realised that two groups of informants could provide in-depth information necessary for achieving my objective. The first group comprises the beneficiaries of LEAP in the rural areas and the beneficiaries in the urban areas. The second group includes the Administrators of the programme and the service providers, as the second group. In all 16 beneficiaries and caregivers were sampled for in-depth interviews in the Jasikan area. Another 12 beneficiaries and caregivers were also sampled in the Accra area. Two focus group discussion was also conducted in the Jasikan area with 6 beneficiaries in each group. Though my intention was to use in-depth interviews only, I had to change to focus group because of the number of people who were wanting to be interviewed in the Jasikan area. 9 key informants were also interviewed. This included the 2 headteachers of public schools, 2 hospital administrators, 2 national health insurance scheme administrators, and 3 administrators of the LEAP programme. The beneficiaries and caregivers interviewed are made up of 12 males and 28 females. All the beneficiaries are above 18 years, with majority of them above 50 years of age. Most of them are into farming and petty trading activities.

I identified my informants through the LEAP coordinators of the various communities. Upon arrival at the various communities, I sought the permission of the chiefs and leaders of the communities and had a conversation with them about the operations of the LEAP programme in their communities. I then move into the communities to interact with the various beneficiaries. Beneficiaries below the ages of 18 were not included in the study as I was of the view that this group of people cannot make meaningful assessment of the programme under study.

On reaching the communities, one gets a sense of the economic situation of the residents evident in the building types and the occupations they are engaged in. Most of the communities have “Zongo communities”, which are predominantly inhabited by minority Muslim populations and are seen as poor neighbourhoods in the various communities. Usually, I approached a potential informant alone. I did this to avoid the possibility of my informants thinking that the LEAP coordinators might disclose information they give to me or provide information which might not be true about them. After my interview with a beneficiary, I asked if they can introduce me to other beneficiaries of the programme (ie. Snowballing the sample).

To minimize a challenge in snowballing, namely as not bringing out variations in the data, a suggested informant was interviewed based on identifiable characteristics such as age, sex, occupation and education. (See Appendix 1 for more detailed information about the interviewees).

7.2.6 Interviewing

Interview is described as a conversation with a purpose (Webb and Webb, 2010). Since it is more than an ordinary chat, the researcher should focus the interview as much as possible to acquire the maximum amount of information from each chat.

I used interview guide approach for my data collection because in the view of Patton (2002: 349), “the outline increases the comprehensiveness of data and makes data collection somewhat systematic for each respondent. Logical gaps in data can be anticipated and closed. Interviews remain fairly conversational and situational”.

I prepared an interview guide, with the objective that it would help me not to miss out on some issues I intended to discuss. My interviews were conducted within a period of six weeks. Most of my interviews lasted between forty-five minutes and an hour. (See Appendix 3, 4 and 5 for the interview guides).

My choice of data collection was individual interviews with the informants. This was, however, changed at Atonkor, one of the communities in the Jasikan area. This was because of the large number of beneficiaries who came to me to share their views and opinions about the operations of the LEAP programme. Some of the beneficiaries also came to ask questions wanting to know more about the LEAP programme. This is in itself is an empirical finding indicating that the beneficiaries might be lacking information about the LEAP programme and therefore saw me as a source of information. However, I do not think this possible selection effect totally invalidates my findings

in any way. Plus, to the extent that the people I actively visited (those who did not seek me out) also expressed ignorance.

Bearing in mind the advantages of focus group discussion which includes: useful to obtain detailed information about personal and group feelings, perceptions and opinion, can save time and money compared to individual interviews, can provide a broader range of information and also offer the opportunity to seek clarification, I realized that focus group discussion was a good method for data collection in that circumstance.

The preparation prior to the commencement of the interview was of significant help in the process of my interview as it allowed me to go into my interviews well-informed; something I found placed me in a proper position for the creation of a relationship between my informants and myself.

With regards to the place for my interviews, I had a preference for conducting my interviews in places which presented the least challenges and obstructions. However, I did not relent on giving my informants the benefit of choosing a venue where they would be comfortable and feel relaxed. My interviews with the administrators and service providers of the programme took place in their offices. I realised that this was advantageous as these key informants had access to more information in their offices; documented and online, than they would have should the interview be conducted elsewhere. This gave me access to a lot of information as well. Some of my interviews also took place in informal settings. Some interviewees were chanced upon in their homes as a result of the snowballing technique I used in sampling some of the informants. Others were interviewed at public places, community centres and at workplaces.

Even though I tried to minimize space-related problems, some challenges persisted. What I did to get enough information from the informants was that I have to educate them on the LEAP programme and through that they understood it better and were able to give me the necessary information I needed for my study. I also contacted the chiefs and elders in the communities which I visited, and they introduced me to the people as a student and hence my work was purely for academic purposes. I also reassured the informants before the start of my interviews that I was not an undercover investigator and hence my work would not expose them to any risk. This gave them some sort of assurance to speak more on the programme without fear. This is another initial empirical finding, as it indicates that people may not be willing to disclose the necessary information about their economic conditions. This may likely create problems for the assessment of poverty conditions of people during targeting by the LEAP administrators.

7.2.7 The interview relation

In an interview situation, the relationship that is established between the interviewer and the interviewee goes a long way to determine the kind of information that one is able to lay hands on. The researcher might acquire untrue or true information based on how he is seen by the interviewee (Hesselberg, 2013). If the researcher creates a negative impression, for instance dressing up instead of dressing down, or vice versa, his personality as the one who is usually powerful is enhanced, thereby encouraging the informant to give information which sounds culturally acceptable but not a true reflection of the reality.

During my interviews, I adopted an approach whereby I appeared in the context of the situation of the interviewee. I wore casual clothes when I went into the communities to interview informants. I appeared formal on days that I had to interview those in official positions like the administrators of the LEAP programme and the institutions that provide services to the LEAP beneficiaries. On some occasions, I dressed up as a farmer, as I was going to interview some informants who were farmers and the only time I could interview them during the day is when I visit them on their farms. Throughout my interviews I employed the technique of using “ice-breakers” to help establish a more relaxed atmosphere and warm-up for the commencement of the interview. I asked them about their daily experience, showed them some clips of some interesting things I witnessed in Norway and Sweden, and then gave them an overview of the questions I intend to ask and how I would be asking the questions. I then started by asking them general questions about their households. As Dunn (2000) posits, information obtained through an interview is likely to be more insightful if the interviewee and interviewer are at ease with each other. It was to create this condition that I employed such techniques to enable me to get more detail information from my informants. I found out that it activated their mood to talk more about their experiences with the programme and how it has impacted their lives. To help maintain rapport in my interviews, I used cues to encourage my informants to talk at length. At the same time, I was conscious to listen to them carefully and minimize as much as I could, my influence on the opinions they expressed.

In all the communities visited, I maintained rapport and a nice relationship through and after the interview. This was to enable me to be able to contact them for feedback or clarification of some things I might not be clear about. I gave out my contacts to them and also took their contacts to create a sense of continuity for my research work. At the end of each interview, I always asked my

informants whether there was any additional information they would like to add to what they had given, probably something we had not talked about.

7.2.8 Question ordering

An interview guide is one which is designed to contain primary and secondary questions. The primary questions are used to initiate the interviews whereas the secondary questions are used to encourage informants to expand on issues they talk about. They serve as prompts (Dunn 2000). The ordering of questions is equally important to consider in order to preserving rapport of an interview situation. My interview took the pyramid structure of ordering. I started with simple, easy-to-answer questions and later graduating to generalized questions which demands deeper reflections on the part of the informants. I realized that this allowed the informants to get accustomed to the interview, while at the same time limiting the need for deeper reflection or thinking at the initial stage of the interview, thereby maintaining rapport. I asked the general questions which required greater reflection on thoughts at the later part of my interviews. My interview guide was a combination of primary and secondary questions. (See Appendix 3,4, and 5 for interview guides).

7.2.9 Recording the interviews

Before the start of any of my interviews, I sought approval from the informants to record the conversations. I recorded my interviews with a combination of the techniques of audio recording and short notetaking. I chose to use the two techniques to ensure that my interview data were detailed as much as possible by tapping from the benefits each of the techniques offer. The audio recording captured fully the verbal data while the note-taking recorded other observations of the interviewee, the place of interview, the body language and gestures of the interviewee. The two techniques were also employed to fill the gap of each other's limitations. For example, technical failure of the audio recorder could mean that the interview will come to a halt if there was no alternative form of recording.

7.3 Ethical Considerations

Ethics can be defined as the responsibility for and obligations to the people involved in the research process, especially the informants. Research takes place in a society with social norms and

structures, and the presentation of the research can affect the society that has been studied (Dowling, 2010). It is therefore important to consider formal as well as informal demands for ethics in the research process. There is, therefore, the need for a researcher to take into consideration ethical concerns and principles when conducting a study. Ethical considerations should be paramount from the choice of topic for the research to how one relates to the informants during the data collection process. The main ethical issues which are usually addressed in research revolve around privacy, confidentiality, informed consent, deception and harm (Matthews and Ross, 2010). In the following, I will bring out how I tackled ethical issues in the process of my research.

7.3.1 Informed consent

Consent should be informed, and freely given (Matthews and Ross, 2010). A respondent should not be coerced into partaking in the research work by physical, moral or intellectual means. Before the start on my interviews, I sought the consent of my informants. Bearing in mind that the participation of a respondent is by “freewill”, I explained the purpose of my research to all my informants. I also made them aware of the issues we would be discussing, what was expected of them, the intended purpose of the information they would be given and the time for which the interview was supposed to last. Informants consent was sought before the recording of whatever they said.

The first thing I did was to introduce myself to the informant as a student. I did this using my student identification card of the university. This was to help in the avoidance of doubt on the part of the informants. With the key informants, I included my introductory letters and a copy of my research proposal. All my participants willingly agreed to be part of my research; no one was coerced to join in the study. I kept on reminding them throughout the research that they can choose to opt out of the study if they wanted to or declined to answer questions they regarded to be private and personal.

7.3.2 Privacy and confidentiality

Regardless of the approach to qualitative inquiry, a qualitative researcher faces many ethical issues that surface during data collection in the field and in analysis and dissemination of qualitative reports (Creswell, 2007). One of the main responsibilities of a researcher is to ensure the privacy

and confidentiality of the information gathered from informants (Bryman, 2012). In qualitative research, the experiences and opinions of informants which they might otherwise prefer to keep secret might be interfered with during the course of interviewing or collection of data. This poses a major challenge to the researcher to ensure that such information does not end up in the public domain. As such, it is of utmost essence that the researcher keeps safe the informants' information, guard its use and does not abuse it. The informants were always given the choice of being anonymous. Most of the informants, including all the key informants, expressed no wish to be anonymous.

7.3.3 Protection of informants from harm

Qualitative research, one way or the other, has the potential to cause harm to informants (Bryman 2012). At the start of a research, though one may anticipate some sort of harm to the informants, it is very difficult to determine what sort of harm the research could cause. Harm could arise from the type of questions a researcher asks his informants. In my research, I was watchful not to bring out issues which were likely to invoke some bad feelings on the informants. I tried my best to use a refreshing tone when I want to ask more personal questions about the informants. I always reminded them of the privacy they have to decide not to respond to certain questions they see to be personal. I was also mindful of the guidelines for conducting research by the NSD. When I sought the consent of the NSD before the commencement of this study, I was made to sign a declaration to protect my informants from any harm that may arise during my interviews.

7.4 Data Analysis

Preliminary analysis started in the field. After each interview, I reflect upon what was said and wrote my impressions on that. I also listened to the recorded audio of my interviews, immediately after the interviews so that I could make follow-ups to get answers on questions I may have left out. Final analysis and writing of report were done upon my return from the fieldwork. All the interviews were transcribed word-to-word. Next step was to code the transcribed interviews into meanings and themes that can be analysed to form descriptions. Coding was done on Microsoft word and the codes were typed in the margins of Microsoft word pages to see the pattern in codes. The codes with the similar meaning were grouped together using colours. The field notes and analytical notes made during the field were also helpful in the analysis. The analysed data was

then compared with the tentative themes that I have developed for the study. The codes and themes were continuously analysed, reflected upon, merged and changed as appropriate.

7.5 Limitation of the Study

Only beneficiaries who are above 18 years were included in the study, though some beneficiaries of LEAP are below 18 years and are the main focus of the LEAP programmes' conditionalities. Inclusion of beneficiaries below 18 years could have added variation in the study. Additionally, the study failed to include some key informants like the opinion, community and religious leaders in the various communities. Inclusion of these key informants could have brought out more information about the implementation barriers of the programme, as these are people who serve as a conduit between the local people and governmental agencies. The scope of the study is another limitation. A research of this nature should have been conducted throughout the country to be able to make general statements about the implementation barriers of LEAP.

The scope of generalisation is limited, since it is impossible to know for certain how representative the opinions of the respondents are for the wider Ghanaian community. However, by including both an urban and rural setting plus by choosing informants with varied backgrounds, I attempted to get some handle on the degree of similarities in the experience of beneficiaries living in different geographical and social settings. The interviews with administrators, teachers and health personnel, likewise served to get a view of possible LEAP implementation problems from different viewpoints. However, I must stress that the following analysis is mainly explorative and indicative of problems. A much larger study will be needed to investigate to which degree the findings in this study can really be generalised to the broader Ghanaian society.

CHAPTER EIGHT

Findings

8.1 Introduction

This chapter presents the data from the field work. The data has been derived from in-depth interviews from three categories of people; the beneficiaries and caregivers of the LEAP programme, the providers of services to the beneficiaries of the LEAP programme and the administrators of the LEAP programme. The focus is to seek answers to the research question of this thesis, presented in chapter 2 (Are there barriers in the implementation of CCTs and how does it affect poverty, vulnerability and social exclusion among the poor?).

The chapter is divided into two subsections. The first subsection presents findings on the first and second research objectives; how the LEAP programme is supposed to be implemented and how it is being implemented. The second subsection presents findings on the implementation barriers of the LEAP programme.

8.2 Socio-economic Background of Interviewees

The socio-economic background of my informants was varied: males and females, 18 years and above, married with and without children, unmarried with children or without children, small scale subsistence farmers, petty traders, indigents, administrators of the LEAP programme, and service providers (specifically teachers and health workers). The informants fell within one of these ethnic groups: Ewe, Akan, Guan and Ga. The variation of informants was to get varied opinions about the subject matter. The three dominant religions in the area, Christianity, Islamic and traditional African religion, were all represented in the selection of the informants.

8.3 The Implementation Process of the LEAP Programme

Based on figure 1 (chapter six), I have ordered the presentation of findings under several sub-headings. I start with how the assessment of poverty conditions of beneficiaries is done in practice, according to my informants.

8.3.1 Assessment of poverty conditions

The LEAP programme uses the mixed processes as identified by Morestin, et al. (2009), that is the combination of administrative and community-based processes, in assessment of the poverty

situations of potential beneficiaries. Administratively, the programme relies on the poverty data and census data from the Ghana Statistical Service. This is combined with some identification criteria set by the LEAP policy document. According to the Director of the LEAP in Accra, “... *what we look for goes beyond the extremely poor. One can be extremely poor but needs to belong to certain categories, because in terms of poverty, somebody belongs to those categories but the situation maybe worse as compared to someone else. So, we look for households with orphans and vulnerable children, we also look for pregnant women with children below one year, we look for people with severe disability without productive capacity. You can be severely disabled, but you can do something, it means you have the capacity to do something.*”

According to the Director of LEAP in the Jasikan District, in the assessment of the poverty conditions of potential beneficiaries, the census data and the poverty map from the Ghana Statistical Service is not enough to identify the poor, because the census data is updated only after 10 years and the relatively large informal sector population.

“We have to admit that there will be a significant margin of error in using the 2010 census data as a baseline for mapping out communities for targeting. Things have changed since the past 9 years and as such relying on the census data cannot be without errors.”

-Director of LEAP, Jasikan

The LEAP administration has, therefore, adopted other methods for identifying the poor.

“We look for people who are poor, with no productive assets or economically valuable assets. Because of the large informal sector economy, it is difficult to assess the poverty situation of people with ease. As such we employ community identification processes where members of communities, especially religious and local leaders and unit committees, identified through the poverty map and census data, can recommend to the LEAP authority people who are poor, or the LEAP authority consulting these groups to help assess the poverty situation of potential individuals”,

-Director of LEAP, Jasikan District.

According to the PRO of the LEAP Secretariat, *“the assessment of the poverty conditions of potential beneficiaries is done with the use of interviews by the programme administrators at the community level. Potential beneficiaries are asked questions about their economic situations and those deemed to be poor are selected for targeting.”*

However, during the interviews, I realised that there was a challenge with the assessment of the poverty situation of potential beneficiaries before they are targeted for the LEAP programme. The

administrators of the LEAP programme revealed that they are not able to follow the strict procedures of the LEAP policy document because of limited institutional capacity.

“We are understaffed. Four people at the district office to cater for all the communities in the district. We are supposed to follow very strict procedures in the assessment of the poverty situations of potential beneficiaries. However, we are not able to do this because of the number of personnel assigned to our district offices”

-Director of LEAP, Jasikan

Frimpong, a 57-year-old farmer and a beneficiary, indicated that “... an announcement was made our community that people who think they are poor should come to the primary school to be registered for the LEAP programme. I also went there to queue and when it got to my turn, I was registered. I was not asked any questions to know what I do or my economic background.”

Beneficiaries at the focus group discussion at Atonkor revealed that, “there was no proper assessment of our economic conditions. You get registered if you are lucky, because people who are poorer than some of us were not registered”

Almost all the beneficiaries attributed their membership onto the programme as luck, and not their economic conditions.

“When you meet the LEAP administrators, they only ask few questions. Basically, their questions are about whether you are married or having children and also the work you do. There is no other assessment after that. If you are fortunate, you get registered as a beneficiary of the programme.”

-Akohene, 53, trader

“At the time I was registered for the programme, I had one shop where I sell groceries. Now I have two shops, selling groceries and alcoholic beverages. During the registration process, I was only asked few questions. I told them I was a trader. I just gave it a try when the information was sent out that people who think they are poor and need help should come and register. I was surprised to become a beneficiary, while others who are very poor than me couldn't make the list.”

-Fusena, 59, trader

In short, the assessment of the poverty situation of potential beneficiaries requires up-to-date census data and the necessary institutional capacity from personnel to logistics. There are apparently not enough institutional capacity and logistics for the effective and strict assessment of

the poverty conditions of potential beneficiaries. Add to this is that census data is not updated frequently and the relatively large informal sector population, makes it difficult for the LEAP administrators to get adequate information on potential beneficiaries. Investing more money in improving the institutional capacity of the LEAP programme may mean, less money for the beneficiaries. This echoes the dilemma of LEAP as “administratively costly”. This leaves us with the question: is it okay to invest more money in the administration of LEAP to select objectively only those who are qualified for the programme, and not being able to transfer money to these qualified people, because of unavailable funds?

8.3.2 Targeting, selection and registration of beneficiaries

The LEAP programme is supposed to use three main targeting methods as identified by Grosh, et al. (2008). These are geographical targeting, income testing and proxy-means testing. The selection of beneficiaries of the programme is meant to go through an elaborate and well-defined process. This process includes:

1. Collection of poverty data (otherwise called a poverty map) of Ghana from the Ghana Statistical Service (GSS). The poverty map gives the overall national incidence of poverty by region, district and community. This helps in the ranking of regions, districts and communities by the proportion of poor people in these geographical regions and subsequently, which regions, districts or communities to be selected for the programme. The selection of a district within a region depends on its location on the national and regional poverty rank. Also, the selection of a community in a selected district is based on its rank on the district poverty map.
2. Potential beneficiaries in a selected community are then sensitised about the LEAP Programme.
3. After the sensitisation, the potential beneficiaries go to designated location in the community to participate in the data collection exercise to identify extremely poor and vulnerable households.
4. The data collection involves the administration of a proxy-means test (PMT) questionnaire to the household members by trained data collectors (or enumerators). The administration of the PMT questionnaire is done electronically through the use of tablets (an electronic data collection tool).

5. The data collection exercise is done by a service provider. This is a contracted third-party organisation.
6. The data collected on the tablet is transmitted to the LEAP Programme Management Information System (MIS) server. LEAP Programme MIS is the tool for receiving, processing, storage and transmission of data or information.
7. The collected data from the PMT questionnaire is then processed (or computed) on the LEAP programme MIS. The computation of the data is based on a PMT formula and pre-defined thresholds or cut-off point for qualification.
8. Based on the qualification threshold, eligible individuals or households are then selected for the LEAP Programme by the LEAP Secretariat in Accra.
9. When there are doubts about the eligibility of a potential beneficiary, members of the community are consulted to ascertain whether the potential beneficiary is qualified or not.
10. The qualified individuals or households are then enrolled onto the LEAP programme register.
11. Although all household members would be on the LEAP register, it is only the name(s) of nominated household members (caregivers) that are on the LEAP payment voucher or payroll, (Ministry of Gender, Children and Social Protection, 2019).

As mentioned above, almost all the beneficiaries I interviewed stated that, *“we have never gone through all those processes”*, after I explained to them the processes for targeting by the LEAP administrators.

One of the participants of the focus group discussion said, *“we met at the community centre and our names were taken by the administrators. They left without saying anything. After some weeks, they came back and those who were lucky, were asked to take pictures. That’s how we were registered in this community.”*

One interesting finding was that, in the targeting of beneficiaries of the LEAP programme, the elderly or severely disabled persons who cannot move to receive their monies are given caregivers who are registered to receive the monies on their behalf. The caregiver’s policy also applies to the orphans and vulnerable children.

“The caregivers are not beneficiaries as they do not qualify for the programme. We only register them for the health insurance.”

-Director of LEAP, Accra

However, some beneficiaries indicated that they were actually caregivers but eventually also got registered as beneficiaries of the programme.

“I was in fact a caregiver for my aunt. After some years, I was asked by the administrator if I wanted to be registered onto the programme as a beneficiary. I said yes, and the following month, when I went to receive the money for my aunty, it was doubled. I was told am now registered. There was no assessment of my condition or interviews or anything. I just got registered.”

-Asabea, 51, trader

Some beneficiaries also expressed their disappointment in the targeting and registration of beneficiaries and their households. Some mentioned that they were the only beneficiaries in their households, even though the entire household were registered when the registration exercise was done.

“At the time of registration, my entire household was registered, but when I started receiving the money, the amount was for only me. My husband is unemployed and sick. I have two disabled children I have to take care of alone. My husband and my two disabled children have been registered but have never received the money.”

-Adizatu, 68, unemployed

“I have five children am taking care of. I am the only beneficiary on the programme. The LEAP administrators refused to register my children. I have lost my leg in an accident and as such I cannot do difficult jobs to generate enough money to feed the children alone. I therefore have to send my children on errands, even during school days to sell on the streets and bring some money home. I know it’s child labour, but what can I do?”

-Aseye, 58, unemployed

According to the administrators of LEAP, they are aware of beneficiaries in similar situation like Adizatu and Aseye, but there is little they can do about their condition because resource constrains.

“We have to keep to a very tight budget.”

-PRO of LEAP Secretariat, Accra

Some beneficiaries also hinted that personal connections might play a role in targeting: *“If you are not friends with the ‘Assemblyman’, you will never get registered in this community, because he decides whose name to give to the LEAP administrators for registration.”*

-Janet, 32, Caregiver

In sum, the use of geographical targeting by the LEAP programme to target beneficiaries of the programme may have the tendency to exclude a large number of people who may not be living in ‘poor communities’, especially the urban poor. Besides, to be able to capture the very poor and vulnerable in society, the LEAP administrators have to apply strict laid down procedures of the LEAP programme. This requires more street-level personnel and logistics (administrative resources), which are currently not enough.

8.3.3 Definition of monetary benefits

The LEAP Board determines the amount to be paid to households. The LEAP Board is supposed to make changes to the amount received by beneficiaries periodically. The amount paid to beneficiaries is supposed to take into account the prevailing economic conditions and inflation. Effective from September 2016, the LEAP programme has adjusted the monetary benefits for beneficiary individuals and households as follows:

Households with one eligible member – GH¢ 64.00 or US\$ 12.00 per payment cycle (ie. every two months)

Households with two eligible members –GH¢ 76.00 or UD\$ 14.50 per payment cycle

Households with three eligible members – GH¢ 88.00 or US\$ 17.00 per payment cycle

Households with four or more eligible members –GH¢ 106.00 or US\$ 20.00 per payment cycle

Almost all the beneficiaries of LEAP said, “*the amount paid is very low and it has not been reviewed for a long time*” though there has been increase in prices of most basic needs.

“I have not been able to invest the money I receive from LEAP into any activity or even save part of it because the money is too low. My children have not been able to continue to the Senior High School because I cannot afford.”

-Salifu, 62, Blacksmith

“I am paid GH¢ 76 for two months, we are six in my household, but only two beneficiaries receive money from LEAP. Am living in Accra, the capital [of Ghana]. This amount cannot even pay for my rent for the month. Prices of goods and services keeps increasing but the money from LEAP is still the same.”

-Eno, 52, Unemployed

One interesting revelation according to the PRO of the LEAP Secretariat is that, “*All beneficiaries receive equal amounts of money, no matter the location.*” He also indicated that since the implementation of the LEAP programme, the amount paid to beneficiaries has been reviewed just twice.

Aside the bimonthly monetary payments, the LEAP programme does not give any other financial support to the beneficiaries. (not even when they are faced with catastrophic or unfrozen conditions). This may likely affect beneficiaries risk coping strategies when they are faced with unforeseen shocks. Some beneficiaries expressed sentiments of not receiving any form of support from LEAP when they were faced with shocks. According to a Naa, a 44-year-old unemployed mother, “*I was a trader. I have three children that I cater for alone. I sell charcoal to support my children’s education. Last year, there were floods in Accra and my charcoal business was washed away in the floods. I contacted the LEAP administrators to help me so that I can at least keep my children in school, but they said they cannot help. My children have to stop schooling for a year and half. I have to sell the lands my late husband left for us to get my children back to school.*”

“For now, our aim is to capture more poor households as possible, and with the limited resources available, we cannot give any additional financial support to beneficiaries. That is why we advise them to save part of the money to take care of catastrophic circumstances.”

-Director of LEAP, Accra.

In short, increasing the amount paid to beneficiaries may require additional resources by the LEAP administrators. This will enable them to review the amount beneficiaries receive in accordance with the prevailing economic conditions.

8.3.4 Payment method design and administration

The LEAP programme formally operates through a very centralised bureaucratic structure. Though the LEAP administrators are responsible for paying out cash to beneficiaries in the various communities, it is the payment unit of the LEAP Secretariat in Accra that handles all the financial operations of the programme.

“The Payment Unit is responsible for payroll functions regarding beneficiary grants. It generates the payroll for each cycle of payment and advises the accounts unit to effect funds transfers to a

contracted third-party payment service provider. The Unit ensures that approved grant amounts are paid every two months to beneficiaries on the LEAP register”.

-Director of LEAP, Jasikan

When the LEAP programme was implemented in 2008, the payment method was direct cash payment to beneficiaries at designated locations in the communities in which they were registered. Most of the beneficiaries shared their experiences about this system indicating that “... *this created some challenges as the money was paid out once in two months and when we miss the day of payment, we have to wait another two months before the money can be paid to us.*”

Currently the programme has adopted a different method through the banking system.

“The payment of cash to beneficiaries or caregivers is done through a contracted third-party service provider. Currently the Government has contracted the Ghana Interbank Payment and Settlement System (GHIPSS) – a subsidiary of the Bank of Ghana – to pay beneficiaries electronically using the E-zwich platform. GHIPSS effects payment to beneficiaries or caregivers of beneficiaries using licensed financial institutions located within a radius 5 kilometres of the communities of the beneficiaries.”

-PRO of the LEAP Secretariat, Accra

According to the Director of LEAP, Jasikan, “*communities located outside the 5 kilometres still get their monies paid to beneficiaries by the administrator of the LEAP in the districts. However, in order to reduce the chances of corruption and ensuring that the transfers reach the intended beneficiaries, the LEAP administration has introduced a biometric verification system where beneficiaries or their caregivers are verified before the cash is paid out in the communities*”.

Beneficiaries in New Biaka and Old Biaka nonetheless confirmed that they were registered on to the E-zwich platform. These are communities located outside the 5 kilometres radius from the nearest financial institution.

“We all have the E-zwich. We no longer receive our monies at the community centre through the LEAP administrators. We have travel to the banks to withdraw our monies”

-Esi, 57, farmer

Beneficiaries located within the 5 kilometres radius expressed satisfaction with the E-zwich payment system. Nimo, a 61 year old blacksmith, expressed his satisfaction with the payment

system saying, *“even if we are not home when payment is made, we don’t have to worry because the money is now paid into our account and as such we can go to the bank and withdraw at any time we want. We are also able to withdraw part of the money and save the rest. This is far better than the previous system whereby we are given all the amount in cash”*

However, for other beneficiaries like Esi, 57; Afebu, 61; Anan, 65; and Akua, 68, all farmers in Old and New Biaka, the switch of the payment system to the E-zwich has *“...rather brought cost to us. We have to travel long journeys to get our monies at the banks. At the end of the day, we are worse off compared to other beneficiaries who are close to the banks”*

In sum, moving beneficiaries of the programme from the manual payment system to electronic payment system requires the extension of these services into communities where beneficiaries reside. This requires coordination between the LEAP administrators and the complementary services providers, but there is, apparently, a lack of coordination between the LEAP administrators and the service providers.

8.3.5 Recertification and graduation

During my interviews, almost all the beneficiaries seem to be unaware of recertification and graduation of beneficiaries who do not meet the criteria as a beneficiary of the LEAP programme. Some of the coding of the interviews are presented below:

“What is recertification? And are we attending university to graduate? No one told us we are going to stop receiving the money one day.”

-Anan, 65, farmer

“Since we were registered for the programme, we have been receiving the money to date. We are aware that if you die, payment is stopped. But we have never been informed about a policy which indicates that one day we shall be asked to leave the programme.”

-Members of the focus group discussion, Atonkor.

“When I was registered for the programme, I was not very sure of the programme. I thought it was just a political tool to fool us to vote. I therefore asked the administrators at that time whether there was a time frame for receiving the money. They said no. So, in my opinion, it is money you receive until you are no more.”

-Sammy, 55, Shoemaker

From the above, one can say that there is, at least sometimes, a lack of, or very limited education and information given to beneficiaries about the activities and operations of the LEAP programme. This can be contrasted to the Director of LEAP, Accra, who maintained that,

“The LEAP programme applies a similar targeting process every four years to reassess the poverty level of beneficiary individuals and households. When the reassessment result indicates that an individual or household’s poverty situation has improved above the poverty threshold, then that household will have to be graduated from the programme. Only the adult who are 65 years and above and the severely disabled are exempted from graduation or exiting from the programme. Beneficiaries who were below 18 years at the time they were registered will automatically be graduated from the programme when they turn 18 years. However, beneficiaries below 18 years can be graduated from the programme if, after recertification, it has been established that there has been an improvement in the households’ income above the poverty threshold. Beneficiaries who are above 65 years and above and persons with disabilities without any productive capacity do not graduate from the programme.”

Throughout my interviews, none of the beneficiaries has ever being recertified or asked to graduate from the programme. *“We have been beneficiaries of the programme since we were registered”*, the beneficiaries revealed. Admittedly, there is a possible selection effect here, as a criterion for being interviewed was to be a present recipient of LEAP. Nonetheless, lack of knowledge of the graduation among all my respondents indicate that LEAP has an information problem with regard to explaining the system to beneficiaries; perhaps also in implementing the formal rules.

According to the PRO of the LEAP Secretariat, Accra, to graduate beneficiaries is a gradual process. *“Gradually moving you out means that we don’t just move you out; we try to link you to other productive inclusion activity, or some economic productivity going on in the community. We link you or look for the appropriate department implementing income generation programmes so that with time, we track you and then take you off the cash transfer.”*

-PRO of the LEAP Secretariat, Accra.

According to the Director of LEAP, Jasikan, actual practice is more limited. He states that recertification is done, but on a very limited scale, because of the inadequate personnel at the secretariats. He admitted that the LEAP programme is not able to implement the policy of graduation because, *“we are not able to link beneficiaries to any vocational, technical training or income generating programmes or activities as such, graduating the beneficiaries will rather worsen the plight of the beneficiaries. They will fall back into poverty. Though the LEAP policy document requires that we graduate beneficiaries, we have relaxed this requirement because of our inability to economically empower beneficiaries”*

-Director of LEAP, Jasikan

In short, “gradually moving people out” requires street-level administrators with such competence and free time, and there are apparently not administrative resources for such activities.

8.3.6 Definition, monitoring and enforcement of conditions

The LEAP programme’s conditionalities are mainly focused on beneficiary children or orphans below 18 years. Recently, with the addition of poor pregnant women with children below 1 year to the list of beneficiaries, pregnant women are also supposed to ensure that certain conditionalities are met in order to continue receiving cash from the LEAP programme. Here is how the system is supposed to work:

“Caregivers of the beneficiaries below 18 years are to ensure that the beneficiaries report regularly to school, visit the health centres when they are ill, and also have good nutrition always. Poor pregnant women are to ensure that they attend the full course of post- and ante-natal care.”

-PRO of LEAP Secretariat, Accra

My interviews, however, indicates that conditionalities which comes with the LEAP programme are seldom being implemented or monitored. Beneficiaries and caregivers of the LEAP programme in the communities I visited were not aware of any conditions attached to the programme. None of the beneficiaries or caregivers had ever been asked to abide by certain conditions, warned for violating of any condition or asked to exit the programme for not abiding by the conditions of the programme. Beneficiaries and caregiver stated that, *“we are not aware of any conditions. No one has told us about that, and no one comes to monitor our activities to ensure that we do according to certain conditions.”*

“We are only told to use the money judiciously, when we are paid. Is that the condition attached to the programme?”, Asana, 61-year-old trader, demanded to know the conditions from me when I asked her if she knows of the conditions attached to the programme and whether she has ever been warned to abide by the conditions.

The administrators of the LEAP programme I interviewed were of the view that there are conditions attached to the cash received by beneficiaries but:

“... in our candid opinion, the money being paid to the beneficiaries are too small to enforce the conditions on the them. Enforcing the conditions can be possible if the amount received is big enough to ensure that the beneficiaries are able to adhere to the conditions. We rather encourage them to use the money they receive than to enforce the conditions on them, because that may be disastrous to their economic conditions.”

-Director of LEAP, Accra

“... we are not able to implement and enforce this because the money received by the beneficiaries cannot even pay for, for example, school fees. How do you enforce conditions when the money you are given to the person is lower than what is needed to pay for the conditions? Besides, we lack the institutional capacity to implement, monitor and enforce the conditions. Monitoring and enforcing the conditions means that we have to pay frequent visits to beneficiaries and caregiver and assess them. How do we do that with just four personnel for a whole district?”

-Director of LEAP, Jasikan

“... the process of enforcing and monitoring the conditions involves establishing LEAP Implementation Committees with members called Clerk Members. These are committees which serve as a conduit between the LEAP Secretariat and the local people. They are to monitor the activities of beneficiary households and make recommendations to the LEAP Secretariat. We have not been able to do this because of limited resources, hence it will be difficult to enforce and monitor the conditions of LEAP.”

-PRO of LEAP Secretariat, Accra

Beneficiaries and caregivers revealed that the LEAP administrators were only seen in their communities when it is time for payment of cash to the beneficiaries. They all stated that no personnel from the LEAP programme has visited them to assess whether they are abiding by the conditions of the LEAP programme.

“No one even cares about how you use the money or whether we as caregivers even get the monies to the people, we are taking the money for. Our children are enrolled in schools, not because of any condition, but because it is free.”

-Kwaku, 42, tailor

The inability of the LEAP administrators in the enforcement and monitoring of the conditions reveals a very big gap between the programme policy document and how the programme is being implemented. It is interesting, however, to notice the reasons the administrators give for not “following the rules”. The lack of administrative capacity harks back to a real dilemma in the implementation of CCT: Administration of CCTs is costly. And the more money that is spent on administration, the less money is available for claimants or beneficiaries. Add to this that benefits are deemed so low that the threat of sanction does not come across (in the view of the administrators) as likely to be a “credible threat”. Finally, as the LEAP is the bottom floor safety net, removing the benefit leads to the same dilemma as with bottom floor safety nets everywhere: Is it okay to expose people to the risk of dire poverty, perhaps even starvation?

8.3.7 Coordination agencies

With regard to the LEAP programme in the delivery of services to the beneficiaries and ensuring that the objectives of the programme are achieved, the LEAP Secretariat is expected to coordinate with other agencies and institutions. Currently, these institutions and agencies include the Ministry of Education, Ministry of Health, National Health Insurance Authority, Ghana Interbank Payment and Settlement System (Bank of Ghana), Issoko Ghana Limited, amongst others (Ministry of Gender, Children and Social Protection, 2019).

8.3.8 Support of complementary services

Based on my interviews, my general impression was that there was no/ limited support of coordinating agencies in the provision of complementary services to beneficiaries and caregivers, and/or to the LEAP administrators in order to effectively achieve the programme objectives. The LEAP programme’s target are the poor. These are people who are predominantly located in communities which are limitedly supplied with a number of services by service providers. None of the communities in the Jasikan District I visited have any hospitals. Teteman has a clinic but it was managed by community health nurse personnel who are unlikely to handle a lot of new cases

brought to the clinic. In Accra, though the communities I visited have hospitals, they are privately owned. As regards schools, all the communities I visited in the Jasikan District have basic schools, but there is a lack of teachers. Abu, a headteacher at Teteman, stated that, “... *teachers refuse posting into our communities and as such it affects the delivery of our services to the people in the community.*”

This view is mirrored by Azay, a 62-year-old farmer: “...*unfortunately for us, we are located in communities which lacks access to a number of services that we also should have been benefiting from. If we move from our communities to settle other communities which have access to these services, we stand the chance of losing our membership onto the programme.*”

In my interviews with the PRO of the LEAP Secretariat, Accra, he expressed his disappointment in the inability of service providers to extend or expand or improve upon their services in the communities which LEAP targets. He said, “*The LEAP programme is only designed to facilitate the access of beneficiaries to access of these services through the provision of money, health insurance and other support, but the government and service providers are responsible to extend their services into the communities we target. Unfortunately, that has not happened and beyond our control.*”

In sum, Azay’s statement (above) is interesting also because it may indicate that LEAP may have as an unintended side-effect to “lock people into” the geographical area, since beneficiaries have reason to fear they may lose the benefit if they take their families outside the geographically targeted area, for example in order to search for jobs or areas with both schools and hospitals.

8.3.9 Funding

The LEAP programme is funded by a loan contracted from the World Bank, with support from the Department for International Development (DFID) of the United Kingdom, and general revenues from the Government of Ghana (Ministry of Gender, Children and Social Protection, 2019). According to the PRO of the LEAP Secretariat, “the programme also relies on donations from individuals, philanthropies and other benevolent organisations for the funding of its activities.”

8.4 What are the Implementation Barriers in the Implementation of the LEAP Programme?

This subsection presents the findings from the fieldwork on the implementation barriers that hinder the smooth implementation of the LEAP programme.

8.4.1 Lack of/ limited information and education of the activities of LEAP

Throughout the whole study, beneficiaries and caregivers seem to not be aware of what the LEAP programme was about when asked. Most of them had no knowledge about how the LEAP programmes functions, what is expected of them, what they should expect from the LEAP programme, and channels through which they could address the challenges they face with the LEAP programme. In almost all the interviews I conducted, I had to spend some time to educate the beneficiaries and caregivers on the LEAP programme. I was seen as a source of information by many of the beneficiaries.

“The LEAP administrators only come to the community to pay our monies to us. They do not come to our communities to educate us or give us the opportunity to ask them questions”

-Tewu, 58, farmer

Tewu’s comments run through all the interviews with beneficiaries and caregivers.

Surprisingly, none of the beneficiaries were aware of any conditionality attached to the programme. Almost all the beneficiaries and caregivers I interviewed noted that the LEAP administrators only asked them to use the money wisely.

Emenu, a 69-year-old unemployed beneficiary of the programme had not received her money from the programme for two consecutive times prior to my visit. She also had not been able to renew her health insurance. Emenu did not know that the switch of payment to the E-zwich, meant that she had to visit the bank and withdraw her money. *“I have been waiting for the day the administrators will come and pay us for 4 months now”*, she cried.

Zack, a 34-year-old caregiver had not received money for the beneficiary for three consecutive times prior to my visit. Zack had the E-zwich but was still not able to access the money for the beneficiary. Zack had no information about who to contact and how to solve that problem.

Tewu’s comments, Emenu and Zack’s stories, shows how many beneficiaries lack the necessary information about the implementation of the programme. It is impossible to assess how widespread this problem is based on a limited number of interviews. But, the fact that this was a problem both

in the rural and urban setting (the two sites for my interviews), and that it was the case with almost all my interviewees, suggests that this may be an important problem with LEAP. The Director of LEAP, Jasikan, explained that the LEAP programme has structures in place to address the concerns of beneficiaries, but beneficiaries have to be educated on how to access these structures, which they may fail to do because of the earlier referenced limited personnel to educate beneficiaries and caregivers about the operations of the programme.

8.4.2 Lack of coordination between LEAP and service providers

Based on my interviews with teachers, there seems to be little or no coordination between the LEAP Secretariat and the educational institutions in the communities I visited. The headteachers of the schools I visited indicated that they have no idea what their contributions should be towards the LEAP programme. This is because the LEAP administrators, “have never contacted us on what they expect from us and what we can do to help in the implementation of the programme”, Mr. Anomah a headteacher of a basic school in Accra, indicated.

The LEAP programme has the conditionality of education and healthcare of children, which needs to be monitored to ensure that beneficiaries are complying. However, the LEAP administrators have not been able to submit or update the names of beneficiary children to the schools, and hospitals they attend for monitoring of their attendance.

“We keep having this challenge of children absenting themselves from school, especially during the planting and harvesting seasons. The main reason most of them give is that their parents or guardians have asked them to go to the farms to cultivate or to harvest food crops for the family. Even during exams, some do not turn up. We are aware some of them are LEAP beneficiaries whose attendance need to be monitored, but we don’t know exactly who is a beneficiary or not as the parents or guardians don’t reveal this information and also because the LEAP administrators don’t give us any names of beneficiaries or whether or not we should even monitor their attendance.”

-Mr. Anomah, Headteacher, Accra

“We are aware some pupils are beneficiaries of the LEAP programme, but we have no information who these pupils are from the LEAP administrators. Their parents have also not informed us about their children being LEAP beneficiaries.”

-Abu, Headteacher, Teteman

Similar sentiments were expressed by the administrator of the Jasikan District Hospital. According to him, though some LEAP beneficiaries have visited the hospital and expressed their plight and requested for the hospital staff to visit their communities so that beneficiaries can make use of their national health insurance subscription, they have not been able to embark on that mission, because it was not a directive from the LEAP administrators. *“I personally wrote to the LEAP administrators to mobilize the LEAP beneficiaries once a month in the various communities so we can move there to help them, but there has been no action taken by the LEAP administrators yet”*, he lamented.

“We only register or renew the health insurance of the beneficiaries. We have no other responsibility assigned to us by the LEAP administration, though we think we can help to trace whether beneficiaries are actually visiting the hospitals, because we have the data”

-Health Insurance Manager, Jaiskan

The health insurance offices may thus have the formal capacity to help track the frequent visits to health facilities by the beneficiaries to serve as a form of monitoring of the health conditionality of beneficiaries. However, in practice this is not done due to lack of administrative capacity. Again, this hints at what may be a more general problem with conditional cash transfers: they require large administrative registration and monitoring resources if they are to be run according to the formal set-up of such systems.

8.4.3 Limited resources

In all the communities visited, beneficiaries revealed that the registration of beneficiaries for the LEAP programme was done once. Those who were not captured during that period have never been able to get the chance onto the programme.

“We were lucky to be registered, because since the registration was over, the administrators have never returned to our communities to register new beneficiaries”

-Members of focus group discussion, Atonkor

The administrators explained that this is as a result of the unavailability of funds at their disposal. *“We are rather focusing on new communities which have not been captured yet. If we focus all our attention on few communities with the aim of capturing all the poor in those communities, we may not be able to achieve our objectives of a nationwide coverage”*

-Director of LEAP, Jasikan

During my study, I realised that the limited resources has been a major barrier that is affecting the overall administrative process of the programme. The administrators of LEAP I interviewed revealed that they have innovative plans which is meant to help them implement the programme effectively to achieve the intended outcomes, but their efforts have been hampered by the limited resources available to them.

“...we have discovered some communities which are very poor, and we think they need our help to alleviate their plight. However, we are not able to do that because we do not have the resources. We need money and we need personnel to get this people registered. Even in communities which we have already targeted, we wish we can expand and include more people, but we are not able to do that.

-Director of LEAP, Accra

To sum up, the LEAP programme is meant to cover the entire country targeting communities and people who are poor. However, in practice, only few communities or people get the chance on to the programme, due to inadequate resources at the disposal of the LEAP Secretariat. This has the tendency of affecting poverty reduction efforts of the LEAP programme and the Ghanaian society as a whole. This has the tendency of affecting the poor who may not get the chance to be registered onto the LEAP programme. They may end up adopting negative coping strategies, which in the long run worsens their conditions.

8.4.4 Political influence

Majority of the beneficiaries, administrators and service providers were of the view that political influence in the implementation of the LEAP programme cannot be ruled out. As Adwoa, a 67-year-old farmer, who is a beneficiary of the programme in one of the communities indicated, *“I got registered unto the programme because at the time the registration was done, my party was in power. Everyone in the community knows me as a very active member of my party. So, when they (the LEAP administrators) came to register people in the community, the Assemblyman added my name. I didn’t even know. I was only called to take pictures and figure prints. That’s how I got registered.”* Adwoa’s story was echoed by the Director of LEAP in Jasikan. According to him,

“...we did some registrations recently and the company that was contracted to do the registration is called Isoko. Isoko recruited some people in various districts and

other municipalities, but in the Jasikan district, Isoko came and the District Chief Executive (DC) refused to allow them recruit. According to the DC, he will only allow targeting and enrolment of people onto the LEAP programme only if members of his political party (the New Patriotic Party) do the registration. Isoko left and the NPP guys did the registration. The registration they did to my view, was not based on the laid down procedures. We chose 30 communities and out of these only 16 were picked and with the 16 that was chosen to be part of the program, we have 56 households and individuals qualifying. This is significantly a very low figure compared to what Isoko did in the Biakoye District (a significantly smaller district compared to Jasikan District). With only two communities targeted in the Biakoye District, Isoko got 92 people. You can never evict political influence, both NPP and NDC are guilty.”

More than half of the beneficiaries claimed to know people who were registered onto the LEAP programme because of their ties to political parties.

“It is not a fair thing to do, but what can we do?”

-Members of Focus Group Discussion, Atonkor

The head of Director of LEAP, Accra was, however, of the view that there is little or no political influence in the targeting of beneficiaries. According to him, “... *we select the beneficiaries based on the economic profile of the country using data from the Ghana Statistical Service. When it comes to targeting, the human factor is out*”

To conclude, political influences turn to affect how beneficiaries or communities are targeted for the programme. Communities or people who are qualified for the programme might be replaced by communities or people who are sympathizers of the political party in power. This may have the tendency to affect the overall programme objective of reduction of poverty and vulnerability, because the poor are not those targeted, but political sympathizers.

8.4.5 Lack of vocational and technical training

None of the beneficiaries interviewed for this study has had any vocational or technical training as a beneficiary of the programme. Most of the beneficiaries expressed their willingness to undergo vocational or technical training to be able to establish their own enterprises to generate incomes.

“We all want to have some vocation to be doing. Most of us are farmers and as we are getting older, we may not be able to continue the farming. But if we have a vocation, we can continue to earn some income to support our households”

John, 55, farmer

The lack of resources and institutional capacity has been the major factor that has affected the LEAP programme in offering vocational and technical training to beneficiaries. This has also affected the ability of the programme to graduate beneficiaries from the programme.

“The LEAP programme has not been able to graduate beneficiaries because we are supposed to give them vocational or technical training or link them to their fields of interest so that they can earn income by themselves. We have not been able to do this because we lack the resources for undertaking such a venture”

PRO, LEAP Secretariat, Accra

One interesting finding was that the LEAP programme is not able to offer the vocational or technical training also because most of the communities in which beneficiaries are located do not have the vocational or technical training centres. Beneficiaries who want to undergo vocational or technical training have to move from their communities to resettle in other communities where training is available. The LEAP programme does not cover all communities in the country, hence beneficiaries who move to settle in other communities risk losing the cash from LEAP. This might be seen as an unintended negative side-effect of geographical targeting: targeted areas are poor areas, poor areas have less hospitals, schools and vocational training centres, hence beneficiaries may be “locked into” areas with limited infrastructure capacity to help them and their children’s quality of life.

CHAPTER NINE

Discussion

9.1 Introduction

This chapter synthesises findings presented chapter nine and the literature review of the study. The chapter is divided into three sections: how the implementation barriers may impact the programme's success, the effects of the implementation barriers of LEAP on risk management by households, and the indicators of the effects of the implementation barriers of LEAP on poverty reduction, vulnerability and social exclusion.

9.2 How the Implementation Barriers may Impact LEAP's Success

The LEAP policy document which establishes the LEAP programme and provides the administrative structure and guidelines for the implementation of the programme has clearly spelled out the implementation processes that administrators of the programme have to follow in order to achieve the targeted objectives of the programme. However, as shown in chapter eight, it was found out that there are some barriers that affect the implementation process of the LEAP programme. This may have created a situation whereby administrators of the programme may have to rely on or adopt certain measures that are contrary to the laid down procedures in the LEAP policy document.

The large informal sector, which affects the assessment of poverty situations and targeting; the limited institutional capacity, which affects the enforcement and monitoring of conditions; low transfer amount as a result of the inability of the LEAP Secretariat to review monetary benefits according to the prevailing economic conditions; lack of vocational and technical training; limited information and education of the activities of LEAP; lack of coordination between the LEAP Secretariat and service providers; limited resources at the disposal of LEAP; and possible political influences have been identified in my study as barriers in the implementation of the programme. These may have negative impacts on the aims and objectives of the programme.

In the implementation of a conditional cash transfer programme, countries aim at reducing poverty and vulnerability (Fiszbein and Schady, 2009), enhance human capital development (DFID, 2011), empowerment and gender equality (World Bank, 2008), provision of infrastructure and basic social services (Cecchini and Madariaga, 2011), labour market participation (Angelucci and de

Giorgi, 2009). The LEAP programme may have not been able to achieve these key objectives which influences countries to introduce conditional cash transfer programmes. In the first place, for example, the inability of the LEAP programme to provide vocational and technical training to beneficiaries may likely affect the labour market participation of beneficiaries. Similarly, the low transfer amount to beneficiaries cum limited institutional capacity to monitor and enforce conditionalities may have a toll on the human capital development of beneficiaries' children.

The lack of coordination between the LEAP Secretariat and service providers may also have a negative impact on the provision of infrastructure and basic social services. Most of beneficiary communities, especially in the rural areas, may be bedevilled with the challenges of infrastructure and basic social service. Service providers may move their services to communities based on the availability of customers or potential users of their services. As it was realised in my study, the administrator of the Jasikan District Hospital indicated they were willing to render health services to beneficiaries in the communities they reside, but the lack of coordination has hampered this opportunity of extending some basic social services to poor communities.

The deviation from programme policy and implementation procedures may have led to the challenges that beneficiaries face with the LEAP programme. As explained by the programme theory, in the formulation of a programme, there should be a structure explaining why, how and under what conditions a programme's effects occur and specify the requirements necessary to bring the desired programme effects (Sidani and Sechrest, 1999). This is also highlighted by Rogers, et al. (2000), who indicated that in the implementation of a programme, the policy should be able to define the activities of inputs, intended outcomes and the mechanisms through which the intended outcomes can be achieved. The LEAP programme has a programme structure (figure 1), which specifies the various agents and their contributions to be able to achieve the intended outcomes of the programme. However, the various agents have not been able to do according to what the programme expects of them. The barriers in the implementation process may have forced them to adopt other strategies which are not part of the LEAP policy document. This may likely affect the social goals of the LEAP programme.

The inability of the LEAP administrators to implement the programme according to the well established principles, the inability of beneficiaries to ensure that conditionalities of the LEAP programme are met (because of lack of education and information on the LEAP programme), the lack of coordination between the LEAP Secretariat and service providers could have significant

impact on poverty reduction and risk management of beneficiary households. The goals of a social intervention programme can be achieved when agents behave strategically (Corchón, 2009). So the deviation from the LEAP programme policy by the agents of the programme may make it difficult for the programme to achieve the intended outcomes.

9.3 How the Implementation Barriers may Influence Households' Risk Management Strategy

My study indicates the LEAP programme is bedevilled with a number of challenges in the implementation process. The introduction of the LEAP programme is to help augment the risk management strategies of the poor and vulnerable in dealing with shocks in Ghana. However, the barriers in the implementation may be having a great influence on households' risk management strategies.

Low transfer amount was one of the barriers which might be impeding the implementation of the LEAP programme. The low transfer amount is likely to influence households' decisions on savings and investment. In a non-welfare state like Ghana, residents have to rely on their own means when they are faced with shocks. Most people rely on savings and investments. The poor are very vulnerable to shocks. The LEAP programme is, therefore, expected to cushion the poor when they are faced with shocks. However, the low transfer amounts may mean that beneficiaries households are not able to save part of their income or invest. This may turn to affect the households' ability to manage risks when they occur.

The inability of the LEAP programme to give any form of support apart from the bimonthly cash payments, possibly suggests that a household which is faced with an unexpected shock, may find it difficult to cope, or may have to adopt negative coping strategies. Most beneficiaries of the LEAP programme are the poor whose main occupations involves activities with direct contact with nature. The vagaries of the weather determine much of their activities and occupations. This makes them vulnerable when they are faced with unexpected shocks. The inability of the LEAP programme to provide additional support to beneficiaries may force them to adopt negative coping mechanisms such as pulling children out of school or selling their assets.

In addition, the limited resources available to the LEAP programme may also have affected the risk management strategies by the beneficiary households. Most beneficiaries for this study indicated that they were the only beneficiaries of the programme even though other members of

their household were registered. The one time registration of communities may mean that people who have not been “lucky” to be registered as beneficiaries of the programme may never get the chance to do so. The effect may be that people who have fallen into poverty or have been faced with shocks after the registration was done may not be able to get help from the LEAP programme to deal with the shock. Similar views were expressed by Bourguignon (2000), who indicated that CCTs may not be flexible enough to respond swiftly, and may only help households that are already poor but do not necessarily help households that fall into poverty because of a shock.

The problem of political influence in the implementation of the LEAP programme may also have the possibility of affecting the assessment and targeting of beneficiaries. Communities or individuals who may be sympathizers of the ruling political party may be targeted and registered on to the programme. As a result, the poor and vulnerable who are the main target of the programme are ignored for people who may be self reliant.

9.4 Indicators of the Effects of the Implementation Barriers of LEAP on Poverty Reduction, Vulnerability and Social Exclusion

The implementation of the LEAP programme in Ghana is expected to help alleviate poverty and contribute to human capital development of the poor. However, my study realised some barriers in the implementation process of the LEAP programme. This subsection discusses how the barriers in the implementation of the LEAP programme may affect some key indicators in the assessment of the programme. However, since this is an explorative study with a limited number of informants, these conclusions are necessarily very tentative.

9.4.1 Health and nutrition

The low levels of cash transfer from the LEAP programme is likely to affect beneficiaries’ ability to provide good nutrition for their households. Besides, the inability of the LEAP Secretariat to review the amount paid to beneficiaries to correspond to the prevailing economic conditions and also inflation, may leave beneficiaries incapable of meeting the nutritional requirements for their households. In addition, the limited institutional capacity of the LEAP Secretariat for monitoring and enforcing the conditions may also have affected the nutrition of beneficiaries. According to (Ramirez-Silva, et al. (2013), in Mexico, improved dietary intake was as a result of food supplements rather than improvements in transfer amounts. This is indicative that the LEAP

programme has to include food supplements if it is to realise the goal of improving nutrition of beneficiaries.

In a study Oliveira, et al. (2007), Bolsa Familia had no significant impact on the health of beneficiaries though it created greater awareness and the need to access public health. They concluded that supply side impediments could have been important constrain. This is similar to my study of the LEAP programme. The LEAP programme provides health insurance to beneficiaries and caregivers to access public health free-of-charge. However, the unavailability of health centres in most communities may explain the limited use of public health by beneficiaries. The lack of coordination between the LEAP secretariat and the health providers to extend mobile medical treatment centres to beneficiary communities and to monitor beneficiaries' health seeking behaviour may suggest that beneficiaries will have to travel from their locations to bigger towns or communities to be able to access medical care, or use alternative methods (usually primitive methods of treatment). This imposes indirect cost (Barber and Gertler, 2010), which is likely to affect the health seeking behaviour of beneficiaries.

9.4.2 Education and human capital development

Studies of conditional cash transfer programmes in countries like Mexico (Behrman, et al., 2000), Brazil (Soares, et al., 2007), Nicaragua (Maluccio and Flores, 2005), Colombia (Attanasio, et al., 2005), suggest that there has been significant improvement in enrolment and attendance among children from low income households. This is because the receipt of cash has helped the poor to overcome the cost barriers to schooling. This suggest that cash transfers can have an effect on learning and skills (Bastagli, et al., 2016), and on basic and secondary education among the poor. However, my study of the LEAP programme shows that the barriers in implementation may be indicative that there is no link between the LEAP programme and the education of children. As a result of the introduction of the FCUBE programme in Ghana, children are enrolled in basic schools, not because of LEAP, but because it is free. In my study, most beneficiary households who have children indicated that they have to rely on children for working on the farms or hawking on the streets even during school days to generate income for the households. Besides, the inability of the LEAP administrators to coordinate with the educational institutions to enforce and monitor the conditionality of education may result of the possibility of low attendance by beneficiary households' children.

In 2017, the Government of Ghana introduced the FSHS programme to provide free secondary school education for children in the country. Though it was free, children who gain admission still have to be provided with a lot of items (books, uniforms, mattress, ‘chop box’, provisions, and the likes) by their parents or guardians. The low transfer amount paid to beneficiaries may hinder beneficiary children’s education in particular at the secondary level, because they may not be able to afford. This may explain the reason why beneficiaries of the LEAP programme are not able to send their children to Senior High Schools. This could point to the direction of low levels of human capital development and poverty reduction among beneficiary households. This is similar to findings by Lindert (2005) in the study of the Honduras CCT programme (referred in the literature review). Lindert indicated that the CCT programme may not have any effect on enrollment and attendance if the size of the transfer is extremely small and no complementary initiatives to support the delivery of education services.

9.4.3 Economic productivity and growth

The distribution of cash to the poor might be an important poverty alleviation tool; as without cash distribution, *ceteris paribus*, the poor will find it difficult to escape poverty. Receipt of cash transfers is expected to help create livelihood opportunities and enable households escape out of poverty. This is expected to strengthen micro-level growth processes.

In the implementation of the LEAP programme, cash is given to beneficiaries to help improve their economic conditions. However, from my study, the reason why this has not been possible may be the low amounts paid out to beneficiaries. The amount paid to beneficiaries might not be enough to take care of basic needs and also to invest in productive or income generating activities by beneficiaries. The inability of the LEAP administrators to review the amount received by the beneficiaries to correspond to the prevailing economic conditions and inflation may have created a mismatch between what the beneficiaries receive and what they actually have to spend, save or invest. As at the time of my interviews, an acre of farming land in the communities visited was selling at GH¢ 1000.00 (UD\$ 188.00) or more. Leasing of the land comes with a condition where the owner of the land is given 40 to 50 percent of whatever is harvested from the land during the lease period. Hiring labour for clearing an acre of land, at the time of my research, was GH¢ 150.00

(US\$ 28.00). Hiring labour to sow seeds on an acre of land was GH¢ 90.00 (US\$ 17.00)¹. This amount is far more than what most beneficiaries receive in a month. This may have created a situation whereby beneficiaries have to rely on their own labour or pulling children out of school during the farming season to serve as farm helps on the family's farms. Beneficiaries who do not have any parcel of farming land will have to become labourers for other landowners to be able to make ends meet.

Though some beneficiaries still have productive capacity, the lack of vocational or technical training in the implementation process may be a challenge to productivity and economic growth of beneficiaries. The inability of the LEAP programme to provide vocational and technical training plus start-up capitals for beneficiaries makes it difficult for beneficiaries to diversify their livelihoods for long-term income generation.

The use of geographical targeting by the LEAP administrators may further lead to a "poverty trap" for some beneficiaries. Beneficiaries may have productive capacity and may be willing to work in other geographical locations where LEAP does not cover, but they risk losing the payment of the cash should they leave their communities. It may, therefore, translate into significant loss of man hours and more leisure time for beneficiaries. This is similar to studies by Rubio-Codina (2009) and Novella, et al. (2012) on Oportunidades (referred in the literature review), in which they concluded that CCT programmes have statistically led to significant reduction in hours worked by beneficiaries.

9.4.4 Empowerment and social cohesion

Adato, et al. (2000), argued that the implementation of a CCT programme is expected to influence women empowerment positively by increasing the resources they manage and granting them power to decide over those resources, raising self-esteem and confidence, offering education alternatives in mother-child healthcare, favouring the creation of networks where beneficiaries may exchange their experiences, and promoting girls' education which will allow women's achievement in the future. Similarly, a study by Escobar Latapí and González de la Rocha (2008), also indicated that regular flow of income to women in Mexico has raised the self-esteem and increased income and consumption for these women (as referred in the literature review).

¹ Prices from the Town and Country Planning Unit of the Jasikan District Assembly and the Ministry of Agriculture, Jasikan District.

Inferring from the above studies, the LEAP programme is also expected to empower women and lay the foundation for human capital development through the promotion of girls' education. However the barriers in the implementation of the programme may possibly have affected women empowerment and human capital development. The low amounts of transfers may have led to situations where there is a possible increase of activities involving child labour by beneficiary families. In some cultural settings in Ghana, girls or women are seen as subordinates to boys or men. It therefore means that when a family wants to sacrifice the education of children as a risk management strategy, the girls may be sacrificed first, in some cases only the girls may be pulled out of school to engage in child labour activities to help generate income for the household. This could point to the direction of low human capital development among women in the future. The inability of the LEAP Secretariat to enforce the condition of compulsory education and maintaining significant attendance by beneficiary children may mean that families have a leeway to engage their children, especially girls in child labour without any repercussions.

Besides, the lack of vocational training may not favour the creation of networks where beneficiaries may exchange their experiences, as identified by Adato, et al. (2000) (as referred in the literature review). Through vocational training, beneficiaries may be able to learn from other beneficiaries and also expand their networks which could be useful in the marketing strategies when they become their own entrepreneurs after the completion of the training. This may turn to generate more incomes for beneficiary women and also boost their self-esteem and confidence.

In this dissemination of information and education of beneficiaries of the activities of LEAP, people may hopefully be able to have a clearer view of the operations and activities of the LEAP programme. It is a way of strengthening the contact between citizens and state, to promote social inclusion, integration and general accountability (OECD, 2009). The inability of the LEAP programme to educate the beneficiaries or give them the necessary education they need, may cause social disorder among beneficiaries. This was evident in my study where some beneficiaries were unhappy that they were the only beneficiaries in their households while other households, who have better economic conditions were having more beneficiaries on the LEAP programme.

CHAPTER TEN

Conclusions and Recommendations

10.1 Conclusions

In this thesis, I examined the barriers that hinder the implementation of LEAP in Ghana, relative to how the implementation is ideally supposed to be. I have addressed significant related issues. These encompasses the implementation process of the LEAP programme, the barriers in the implementation of the LEAP programme, how the barriers may impact LEAP's success, how the implementation barriers may influence household's risk management strategies, and the indicators of the effects of the implementation barriers of LEAP on poverty reduction, vulnerability and social exclusion.

The findings from this explorative study suggest that there are deviations from the policy document in the implementation process of the LEAP programme, probably as a result of the significant barriers that administrators of the LEAP programme are faced with. These barriers may affect the overall success of the LEAP programme, poverty reduction, vulnerability and the ways in which beneficiaries manage risks they are faced with.

Low transfer amount to beneficiaries is one barrier found likely to be affecting the implementation of the LEAP programme. The study reveals how the low transfer amounts may have affected the risk management and poverty reduction strategies of beneficiaries. The study also reveals that the low transfer amount may have influenced the implementation processes of the LEAP programme, especially the enforcement of conditions on beneficiaries because, according to the administrators, beneficiaries may find it difficult to meet the conditions if they are enforced on them. The inability of the LEAP programme to review the amount beneficiaries receive in accordance with the prevailing economic conditions is the major contributory factor.

Another barrier is the limited institutional capacity of the LEAP Secretariat. The study revealed that this may have led to the inability of the LEAP programme to enforce and monitor conditions attached to the programme. This may affect the overall impact on the educational and health components of the programme.

Another finding of this work which agrees with the study by Bourguignon (2000) (in the literature review) is that the LEAP programme may only cater for people who are already poor at the time of targeting and not necessarily those who may eventually fall into poverty as a result of shocks.

The inadequate resources at the disposal of the Secretariat is a reason why the LEAP programme has not been able to re-target communities that have already been targeted to cater for people who might have fallen into poverty or are likely to fall into poverty because of shocks they might be facing.

The large informal sector coupled with outdated census data from the Ghana Statistical Service has been identified as another challenge that affects the assessment of the poverty situation of potential beneficiaries. Similarly, political influence has also been identified as a possible factor that may be influencing targeting of communities and potential beneficiaries of the LEAP programme.

Overall, the barriers in the implementation process of LEAP are likely to be having a negative impact on beneficiaries' risk management and poverty reduction strategies. The poverty situations of most beneficiaries may have not improved much since they became beneficiaries of the LEAP programme.

10.2 Recommendations

Considering the policy document of the LEAP and the agenda of government and other international organisations to meet the MDGs, I am convinced that the LEAP programme can play a vital role in achieving this if the programme is implemented devoid of the barriers identified in this study. Adequate resources have to be allocated to the LEAP Secretariat for the implementation of the programme, as it was realised in this study that resource constraints have been the main implementation barrier of the programme.

This study focused on identifying the barriers in the implementation of the LEAP programme but, however, it did not include opinion, religious and community leaders. These are people whom the LEAP administrators consult in the assessment of the poverty situation of potential beneficiaries. These people may be having important information about the barriers in the implementation of the LEAP programme. This study also did not include non-beneficiaries. The assessment of the programme's barriers and how it affects beneficiaries can only be measured by comparing the data obtained from beneficiaries to data obtained from non-beneficiaries. It will therefore be very prudent to take into consideration the views and perceptions of non-beneficiaries, opinion, religious and community leaders in the assessment of the programme. This may help in making

generalised statements on the effects of the barriers in the implementation process on risk management and poverty reduction of beneficiaries of LEAP.

There were conflicting arguments from the LEAP administrators on the influence of political powers in the activities of the LEAP programme. However, studies should be conducted to find out the extent to which political powers can affect the activities and implementation of the LEAP programme.

As a suggestion for further research, the scope of the data should be broadened to include more communities and beneficiaries. This results will enable researchers to make more certain generalised statements about the implementation process of LEAP, and how it affects beneficiaries' risk management and poverty reduction strategies.

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Appendices

Appendix 1: Socio-Economic Background of Beneficiaries and Caregivers

NAME	GENDER	AGE	OCCUPATION	LEVEL OF EDUCATION	BENEFICIARY/CAREGIVER	NUMBER OF BENEFICIARIES IN HOUSEHOLD	NUMBER OF YEARS ON LEAP
ADIZATU	FEMALE	68	UNEMPLOYED	JHS	BENEFICIARY	1	6
ADWOA	FEMALE	67	FARMER	JHS	BENEFICIARY	1	4
AFEBU	FEMALE	61	FARMER	NONE	BENEFICIARY	2	6
AFIA	FEMALE	62	TRADER	SHS	BENEFICIARY	1	5
AFIBA	FEMALE	47	TRADER	SHS	BENEFICIARY	3	6
AKOHENE	MALE	53	TRADER	JHS	BENEFICIARY	3	5
AKOSUA	FEMALE	74	SEAMSTRESS	NONE	BENEFICIARY	2	7
AKUA	FEMALE	68	FARMER	JHS	BENEFICIARY	2	4
AMA	FEMALE	74	TRADER	SHS	BENEFICIARY	2	6
ANAN	MALE	65	FARMER	JHS	BENEFICIARY	2	7
ASABEA	FEMALE	51	TRADER	SHS	BENEFICIARY	1	4

ASANA	FEMALE	61	TRADER	JHS	BENEFICIARY	2	6
ASANTEWA	FEMALE	60	UNEMPLOYED	NONE	BENEFICIARY	1	6
AZAY	MALE	62	FARMER	NONE	BENEFICIARY	1	4
EMEFA	FEMALE	52	SEAMSTRESS	SHS	BENEFICIARY	3	6
EMENU	FEMALE	69	FARMER	NONE	BENEFICIARY	2	7
ENO	FEMALE	52	UNEMPLOYED	NONE	BENEFICIARY	1	5
ESI	FEMALE	57	FARMER	NONE	BENEFICIARY	1	4
ETORNAM	FEMALE	48	TRADER	NONE	BENEFICIARY	2	4
FREMA	FEMALE	53	TRADER	SHS	BENEFICIARY	3	4
FRIMPONG	MALE	57	FARMER	NONE	BENEFICIARY	1	4
FUSENA	MALE	59	TRADER	SHS	BENEFICIARY	1	6
FYNNBA	FEMALE	67	HAIRDRESSER	JHS	BENEFICIARY	2	7
HABIBA	FEMALE	61	SEAMSTRESS	SHS	BENEFICIARY	3	7
HAMDIYA	FEMALE	59	TRADER	NONE	BENEFICIARY	3	6
JANET	FEMALE	32	CAREGIVER	SHS	CAREGIVER	2	4

JOHN	MALE	55	FARMER	JHS	BENEFICIARY	1	6
KEKELI	FEMALE	65	FARMER	JHS	BENEFICIARY	2	7
KLENAM	FEMALE	62	HAIRDRESSER	JHS	BENEFICIARY	1	7
KORKOR	FEMALE	69	FARMER	JHS	BENEFICIARY	3	7
KWAKU	MALE	42	TAILOR	SHS	BENEFICIARY	1	4
NAA	FEMALE	44	UNEMPLOYED	SHS	BENEFICIARY	1	4
NIMO	MALE	61	BLACKSMITH	NONE	BENEFICIARY	1	6
OFEIBEA	FEMALE	68	TRADER	JHS	BENEFICIARY	3	7
SALIFU	MALE	62	BLACKSMITH	JHS	BENEFICIARY	2	7
SAMMY	MALE	55	SHOEMAKER	JHS	BENEFICIARY	1	6
SUNKWA	FEMALE	59	HAIRDRESSER	SHS	BENEFICIARY	2	6
TEWU	MALE	58	FARMER	NONE	BENEFICIARY	2	6
YAA	FEMALE	56	HAIRDRESSER	SHS	BENEFICIARY	2	4
ZACK	MALE	34	CAREGIVER	SHS	CAREGIVER	1	4

Appendix 2: Background of Key Informants

NAME	GENDE R	OCCUPATION	LEVEL OF EDUCATION	NUMBER OF BENEFICIARIES IN HOUSEHOLD
MR ANOMAH	MALE	HEADTEACHER	TERTIARY	NONE
ABU	MALE	HEADTEACHER	TERTIARY	NONE
HOSPITAL ADMINISTRATOR	MALE	HOSPITAL ADMINISTRATOR	TERTIARY	NONE
HOSPITAL ADMINSTRATOR	MALE	HOSPITAL ADMINISTRATOR	TERTIARY	NONE
NHIS MANGER	MALE	NHIS MANAGER	TERTIARY	NONE
NHIS MANAGER	MALE	NHIS MANAGER	TERTIARY	NONE
LEAP ADMINISTRATOR	MALE	LEAP ADMINISTRATOR	TERTIARY	NONE
LEAP DIRECTOR	MALE	LEAP DIRECTOR	TERTIARY	NONE
LEAP DIRECTOR	MALE	LEAP DIRECTOR	TERTIARY	NONE

Appendix 3: Interview Guide for LEAP Beneficiaries.

Introduction of the research to the informants

Informed consent (short presentation of the project, my background).

Asking permission for recording

Giving my contacts to informants

Basic Information

Age, gender, occupation

Marital status; with or without dependents, number of people in the household and number of LEAP beneficiaries.

Position in the household (head of household or just a member)

Level of education

General Questions

- How long have you and your household been receiving money from LEAP?

(If the informant is the head of the household, then the next question applies)

- How do you use the cash transfer from LEAP?
- Aside the cash transfer, what other benefits do you and your household get from LEAP?
- Aside the cash transfer, does LEAP do anything for you such as vocational training or soft loans?
- If so, can you please tell me about it?

Experiences with the targeting process

- How did you become a beneficiary of LEAP?
- How did the LEAP administrators assess your economic and poverty condition?
- How will you describe the enrolment or registration process? (Was it smooth and fair to you and your household)
- How many members are in your households and how many are beneficiaries of LEAP?

Experiences of the programme implementation

- How much does LEAP give to you and your household?
- What payment system does LEAP use in transferring cash to your household?
- How often do you and your household receive money from LEAP?
- Are there some things that you have to do in order to get money from LEAP? (*Awareness of Conditionalities*)
- If so, can you tell me some of the things that LEAP expects you and your household to do?
- Have you ever been sanctioned or warned for non-compliance to certain conditions?
- If yes, can you tell me about how you have been treated?
- Since you started receiving cash from LEAP, how has the LEAP office treated you?

(Informants with orphans and vulnerable children, the next question applies)

- Aside the money from LEAP, do you get any support for your children's education?
- Can you tell me about this?

Challenges of implementation of LEAP

- What is your opinion on the amount you and your household receive from LEAP? (Is it enough, very little or too much)
- Comparing the living conditions in the rural areas and the urban areas, how do you perceive the equal amounts given to LEAP beneficiaries no matter their location?
- How do you feel with the way you are treated by LEAP in terms of how and when the money is paid to you and your household?
- Have you been registered on to the national health insurance by LEAP?
- If so, how do you feel with the free health insurance you receive as a LEAP beneficiary?
- How have you been treated at the hospitals and clinics you visit as a LEAP beneficiary?

(Informants with orphans and vulnerable children, the next 6 questions apply)

- Are your children supposed to use some particular schools because you receive money from LEAP?
- If so, how do you feel with the school and teachers that your children must use?
- How are your children treated in school by their teachers in relation to other children who are not LEAP beneficiaries? (Are they placed at the back of the class, overlooked or ridiculed, or treated differently from other children)

- How have your children performed in school?
- How do you feel with the requirement that your children must attend a school in order for you to receive the LEAP benefit?
- Has any of your children dropped out of basic education?
- If so, what are the reasons for that because basic education is free throughout the country?
- Have you been able to do according to what LEAP wants from you in order to get the money? (*have you been able to do according to the conditionalities?*)
- If so, can you tell me how you did it?
- If not, what do you think is the reason why you are not able to do what LEAP wants you to do?
- Do you live close or far away from where you receive the cash?
- What about the schools and hospitals which you and your household use?
- Do you have to pay for travelling to where you receive money?
- If so, how big is the transportation cost when you compare it to how much LEAP pays you?
- In case you have to travel to receive your money or get access to services that you are to access as a result of being a beneficiary, who pays for the cost?
- How do you feel about the road your children use to schools and health facilities? (do they feel safe and secure using these roads?)
- How long have you and your household been a beneficiary of LEAP?
- Has any member of your household graduated from the LEAP programme?
- If yes, how many, and what are the reasons?
- Have the LEAP administrators ever recertified your household?
- If yes, can you tell me how this was done?
- What challenges do you see with the LEAP programme?

Impacts of LEAP on poverty reduction and risk management

- How do you use the money from LEAP?
- Have your living conditions improved since you became a beneficiary of LEAP?
- If yes, can you tell me about it?
- If no, can you share with me what have been your condition then and now?

- When you are faced with a risk, aside the bimonthly payments, do you get any other assistance from LEAP?
- If yes, can you tell me about this?
- What suggestions do you have to offer to help improve the implementation and the activities of the LEAP programme?
- How do you see yourself and your household if you are to stop receiving money from LEAP after the stipulated three years?

Appendix 4: Interview of Service Providers of LEAP

(specifically, teachers and health workers)

(The next 2 questions apply to health workers)

- Has the introduction of LEAP had any impact on your activities and operations?
- What has been your observations about the influx of people to your facility after the introduction of LEAP?
- What are some of your experiences of the new users as regard to how they take health care instructions?

(The next 2 questions apply to teachers)

- Has the introduction of LEAP had any impact on activities?
- What observations have you recorded after the introduction of LEAP?
- How do you identify the recipients of the LEAP benefits?
- What are some of the experiences you have of the LEAP beneficiary?
- Do you get any help from external sources to help cater for the additional number of clients/ students as a result of LEAP?
- If so, can you tell me some of the help you get from these external sources?
- What roles are you expected to play by the LEAP Secretariat? *(conditionality of education or health)*
- What are some of the challenges that you have realised with the implementation of LEAP?
- What suggestions do you have to offer to help improve the implementation and the activities of the LEAP programme?

Appendix 5: Interview with the administrators of the LEAP Programme

- How do you identify and select the LEAP beneficiaries?
- What are some of the external factors that influence your recruitment process?
- What conditionalities are households expected to meet in order to keep receiving the cash Transfers?
- Do you place emphasis on a recipient meeting all the conditions?
- Why is this so?
- Do you have some exceptions for some household who may not be able to meet all the conditions?
- If so, what may be some of the reasons why conditionalities may be overlooked or not applied to some households?
- How do you identify LEAP recipients who do not comply with the conditionalities?
- Are there any sanctions for beneficiaries that do not meet or comply with the conditions?
- If so, what are some of the sanctions for non-compliance to the conditionalities of LEAP?
- How are the sanctions executed?
- How do you make sure that recipients comply to the conditionalities to avoid sanctions?
- If a recipient feels unfairly sanctioned, are there any mechanisms for appeal?
- If so, what are some of these mechanisms?
- Apart from a household not meeting the conditions, are there other factors that can lead to stopping the paying of money to the household?
- Can you tell me some of these other factors?
- With regard to all the above, what is your view on how your department collects information about recipients of LEAP, warnings, sanctions, amongst other?
- Are there any challenges that you have realised in the implementation of LEAP?
- What suggestions do you have to offer to help improve LEAP?