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EVIDENCE FROM THE UPPER WEST REGION OF GHANA**

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**UTILISATION OF LIVELIHOOD EMPOWERMENT AGAINST POVERTY TRANSFER:  
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**Abstract**

*The emergence of social cash transfers, including Livelihood Empowerment Against Poverty (LEAP) scheme, in Ghana was due to the need to mitigate poverty. However, prior assessment studies focused on the entirety of the programmes, and not solely on assessing the utilisation of grants from such programmes. Consequently, this study examined the utilisation of the LEAP grant, by employing a cross-sectional study design. A sample of 302 LEAP beneficiaries was selected by means of stratified random sampling. Data from beneficiaries were gathered via a questionnaire, while an interview guide was used to collect supporting evidence from key informants. Analysis of data involved descriptive statistics, cross-tabulations, chi-square test of independence and thematic analysis. The study found that beneficiaries spent their LEAP grant on both consumption and investments, with consumption appearing dominant. Overall, beneficiaries utilised the grant in meeting their basic needs. It is, therefore, recommended that in order to develop self-sufficiency, beneficiaries must be advised by the programme officials to invest part of their grant in income generating activities to earn extra income to supplement the LEAP grant, and eventually wean them of the programme.*

**Keywords:** Cash, Transfer, Utilisation, Consumption, Investment, Poverty

## 1.1 Introduction

Poverty pertains in both developed and developing countries but is rife in the developing world (Blank, 2008; United Nations, 2015). In 1990, it was estimated that nearly 47 percent of the world's populace was extremely poor, but this declined to 14 percent in 2015 (United Nations, 2015). Within Sub-Saharan Africa, virtually 57 percent of the inhabitants were poor in 1990, and by 2015 this had dropped to 41 percent (United Nations, 2015). The United Nations revealed that with the exception of Sub-Saharan Africa, nearly all the territories of the world accomplished their poverty reduction goal under the Millennium Development Goal (MDG) one, which focused on eliminating extreme poverty and hunger. Despite the global achievements, as many as 836 million people lingered in indigence (United Nations, 2015), leading to the inclusion of 'fighting poverty' as the first goal of the Sustainable Development Goals [SDGs] (United Nations, 2016) through a variety of ways, including social cash transfers (SCTs).

Social cash transfer programmes, steered by entitlement and human capital theories as well as the cultural theory of poverty surfaced as instruments for tackling poverty and vulnerability through re-allocation of cash (Fiszbein et al., 2009; Johannsen et al., 2010). The entitlement theory posits that entitlement failures disable people from fulfilling their entitlement set devoid of any external assistance (Sen, 1986; Khogali & Thakar, 2001), thus creating the need for cash transfers. On the other hand, the cultural theory of poverty maintains that the poor have certain behaviours that predispose them to poverty (Gajdosikienė, 2004), and hence, influence the usage of any grants. Similar to the tenets of the two theories is the human capital theory, which claims that advancement of a person's human capital increases the skills set, making the person valuable in the labour market (Royce, 2009), thereby influencing beneficiaries' utilisation of cash grants to mitigate their poverty.

Harvey (2005) and Magen, Donovan and Kelly (2009) perceived SCT as cash transfer or income transfer. Cash transfers refer to non-contributory regular and predictable stipends from state or non-state actors to the vulnerable and/or poor to address their condition (Chêne, 2010). Accordingly, SCT is a direct conditional or unconditional reallocation of cash to the poor (Fiszbein et al., 2009). The conditional cash transfer (CCT) entails fulfilment of educational, nutritional, health and provision of labour requirements for the transfer, while unconditional

cash transfer (UCT) does not require the fulfilment of any conditions before the grant is given (Samson, van Niekerk & Quene, 2010). Classic forms of UCT schemes include the Renta Dignidad in Bolivia, Kalomo SCT scheme in Zambia, Basic Income Grant in Namibia and SCT Scheme in Malawi (Bold, Porteous & Rotman, 2012; Covarrubias, Davis & Winters, 2012). On the other hand, examples of CCT programmes are the Bolsa Família in Brazil, Oportunidades in Mexico and CCT scheme of Burkina Faso (Malmi, 2012; Paes-Sousa, Regalia & Stampini, 2013).

Cash transfers, which started in Latin America, has attained global popularity (Johannsen et al., 2010) and subsequently become important as a form of social protection against poverty and vulnerability (Farrington et al., 2007). This was consequent upon the awareness that market focused economic growth policies were insufficient for poverty reduction (Fiszbein et al., 2009). As such, cash transfer programmes, conditional or unconditional, were perceived as a panacea to poverty reduction. In Latin America, CCTs are common, while UCTs are prevalent in Sub-Saharan Africa (Devereux, 2009). Gentilini et al. (2014) noted that 119 developing countries worldwide have instituted at least one type of UCT schemes whereas 52 countries have CCT programmes for the poor and/or vulnerable.

Literature hints that the usage of cash grant is varied (Soares et al., 2008). Harvey (2007) and Jaspars et al. (2007) explain that the giving of cash instead of in-kind transfers creates an opportunity for beneficiaries to have a choice and some flexibility in the use of the grant. Accordingly, beneficiaries tend to spend the cash grants on consumables and/or invest in income generating activities (Agyemang, Antwi & Abane, 2014; Mutambara, 2011; Onyango-Ouma & Samuels, 2012). In terms of consumption, beneficiaries deployed their grant in the provision of basic needs towards reducing their poverty (Bawelle, 2016; Joha, 2012).

Ghana, a developing country, is not exempted from the worldwide incidence of poverty (Enu-Kwesi, Koomson & Baah-Mintah, 2013). In 1991/92 it had a 51.7 percent poverty rate, but this reduced to 24.2 percent in 2012/13 and further declined to 23.4 percent in 2016/17 (Ghana Statistical Service, 2007, 2014a, 2018). However, the scale of reduction in poverty was not even (Al-Hassan & Poulton, 2009). In the Upper West Region, the poverty incidence was 88 percent in 1991/92. It decreased to 70.7 percent in 2012/13 but later increased slightly to 70.9 percent in 2016/17 (Ghana Statistical Service, 2007, 2014a, 2018), the highest in Ghana.

Within the region, district level variations pertain with Wa West and Wa East having poverty rates of 92.4 percent and 83.8 percent respectively, as the worst in the region and Ghana at large (Ghana Statistical Service, 2015).

As part of Ghana's efforts to mitigate poverty and increase human capital development, the LEAP scheme, which is its flagship SCT programme, was instituted by the government in 2008 as a component of the National Social Protection Strategy targeted at the poor (Debrah, 2013). The motivation for adopting LEAP originated from the Ghana Statistical Service's revelation in 2007 that about 880,000 households in Ghana, representing 18.2 percent of the population, were extremely poor (Debrah, 2013). The LEAP programme expanded from 1,645 beneficiary households in 21 districts in 2008 to 213,044 beneficiary households in 216 districts in 2017 and by September 2018, the beneficiary households increased to 456,000 translating into about 1.7 million individuals nationwide (General News, 2017; Sunyan, 2018). In the Upper West Region, LEAP started in the Wa West, Wa East and Sissala East Districts but later spread to cover the entire region (International Labour Organization [ILO], 2014).

The Department of Social Welfare under the Ministry of Gender, Children and Social Protection (MoGCSP) is responsible for implementing the LEAP programme (Agbaam & Dinbabo, 2014; Brook et al., 2013). District offices of this department are in charge of the targeting of the scheme needs assessment, monitoring activities of the programme and recertification (Ministry of Manpower, Youth and Employment [MMYE], 2007). The department executes these functions with the help of both the District LEAP Implementation Committee (DLIC) and Community LEAP Implementation Committee (CLIC) members (Kwaku, 2012; Tungbani, 2009). Kwaku (2012) points out that the CLIC is in charge of ensuring that beneficiaries adhere to conditions of the scheme.

The LEAP programme offers cash transfers and in-kind transfers such as education and health insurance to extremely poor households to alleviate poverty and encourage long-term human capital development as well as free health insurance registration (Brook et al., 2013; MMYE, 2007). The eligible LEAP beneficiaries are in two categories, namely the elderly poor (above 65 years) and persons with an extreme disability who are the unconditional beneficiaries, while the orphans or vulnerable children as well as poor households with pregnant women and infants, constitute the conditional beneficiaries (Niyuni, 2016). The conditions include school

attendance, avoidance of child labour, birth and health insurance registrations (Agyemang et al., 2014).

Payments of LEAP cash grants to beneficiaries in the districts are bi-monthly (Appiah, 2016) via e-zwich after undergoing a validation. Beneficiary LEAP households formerly received between GH¢8.00 and GH¢15.00 depending on the number of needy people in the household (Agbaam & Dinbabo, 2014), but as of 2013, the amounts were revised upwards with the minimum amount received being GH¢48.00 while the maximum is GH¢90.00 (Appiah, 2016). The modality for exit from LEAP is that beneficiaries leave the programme after a minimum of three years during which recipients' living conditions would have improved (Ministry of Manpower, Youth and Employment, 2007). This process of exit is geared towards preventing dependency on the programme and allowing other uncovered people to benefit (Kidd, 2013; Ministry of Manpower, Youth and Employment, 2007).

Since the establishment of LEAP, apart from the studies by Dako-Gyeke and Oduro (2013), Oduro and Amanfo (2017), and Peprah, Kiyiaga, Afful, Abalo and Agyemang-Duah (2017) that centred only on utilisation of LEAP grant, many other works (Agbenyo, Gala & Abiuro, 2017; Agyemang et al., 2014; Bawelle, 2016; Handa et al., 2013; Joha, 2012; Thome et al., 2016) on the utilisation of the LEAP grant treated it as an auxiliary. Specifically, Dako-Gyeke and Oduro (2013) examined utilisation of LEAP from the perspective of only caregivers of the orphans and vulnerable children. Oduro and Amanfo (2017) did not disaggregate grant use based on beneficiary category, and Peprah et al. (2017) focused primarily on examining the utilisation of the stipend on asset acquisition. This generates a knowledge gap, as the utilisation of the LEAP grant is not comprehensively interrogated by the earlier studies. In the Upper West Region in particular, such research on LEAP is limited and did not centre primarily on the utilisation of the cash grant. Jaha and Sika-Bright's (2015) study in the Upper West Region, for instance, only concentrated on the challenges of LEAP. Similarly, Agbenyo et al. (2017), in their study of the Wa Municipality discussed the usage of the LEAP grant as a supplementary issue as their prime attention was rather on the targeting mechanism of the programme, as such no disaggregation of usage was done based on beneficiary category. This further creates a knowledge niche that requires examination, since the utilisation of the grant is crucial as it influences beneficiaries' poverty reduction (Soares, Ribas & Hirata, 2008).

Although some studies (Agyemang et al., 2014; Devereux, Mvula & Soloman, 2006; Harvey, 2007; Jaspars et al., 2007) touched on the utilisation of cash transfers as peripheral issues, such investigations have produced contradictory results, with some concluding that beneficiaries deployed their grant in the provision of basic needs while others claimed it was generally used for non-essentials. This raises an opportunity for further interrogation as a way of contributing to the debate on the utilisation of the cash grant, with a specific focus on the Wa West and Wa East Districts.

In the successive segments of this paper, the discussions will highlight some of the issues that have emerged in the literature as well as the methodology. These will be followed by results and discussion. The paper ends with conclusions and discussion of the policy implications.

## **1.2 Theoretical, Empirical Review and Conceptual Framework**

This section presents the theoretical, empirical review and conceptual framework that drive the study. With respect to the theories, cultural theory of poverty, the entitlement theory and human capital theory comprised the theoretical framework of the study. The combination of these theories was necessary because each one of them alone is inadequate in explaining beneficiaries' utilisation of cash grants from SCT programmes.

The cultural theory of poverty maintains that people are responsible for their poverty condition (Bradshaw, 2006; Jordan, 2004; Royce, 2009), and become poor because they exhibit particular psychological behaviours connected with penury that kills their will to break out of poverty (Gajdosikienė, 2004; Sameti et al., 2012). The theory postulates that both the poor and the rich have diverse forms of values, dogmas and behavioural norms (Gajdosikienė, 2004; Sameti, Esfahani & Haghghi, 2012), and that these behaviours are obtainable through the genes or from the socialisation of the individual (Davis & Sanchez-Martinez, 2014). Poverty is, thus, conveyed from generation to generation because children are socialised with values and goals allied with destitution (Abdulai & Shamsiry, 2014). This theory's claims that the poor are not rational and are the cause of their predicament help in elucidating how the deployment of the LEAP cash grant contribute to beneficiaries' living conditions.

The entitlement theory, on the other hand, contends that famine and poverty occur not because of lack of or inadequate supply of food, but rather due to individuals' incapacity to get access

to whatever food exists through loss of their entitlement (Tiwari, 2007; Versteegen, 2001). According to Sen (1990), entitlement refers to a set of diverse alternative commodity bundles that an individual can acquire by using the various legal channels of acquirement open to someone in his or her position. Sen (1986) distinguishes between two types of entitlement failures, which are pull and response failures (Sen, 1986). Pull failure happens when people lose their sources of income, resulting in the loss of their means of purchasing food (Khogali & Thakar, 2001; Sen, 1986) whereas response failure ensues when there is an absence of food supply or when traders hoard food leading to a reduction in supply (Khogali & Thakar, 2001). Entitlement failure, particularly, pull failure helps in explaining why people are enrolled on LEAP and the kind of entitlement set the beneficiaries will use their endowment set (i.e. stipend) to procure.

The human capital theory argues that people are poor for the reason that a history of imprudent investment decisions has left them bereft of education, skills, training and job experience (Royce, 2009). Royce submits that education is crucial to triumph, and its absence can trigger poverty, hence the assertion that scholarship is essential for human capital enhancement (Kwon, 2009). Ogujiuba, Obi and Dike (2011) have also advanced that people differ in their investment in education and training, as it is dependent on their anticipated gains. According to Ogujiuba et al., the difference in attitude towards investing in education and training is due to the cost consideration, and therefore only those who will be remunerated by amply greater lifespan earnings, especially the youth, will go ahead to invest (Davis & Sanchez-Martinez, 2014; Ogujiuba et al., 2011). The theory also holds that disparities in earnings relate to divergences in productivity (Royce, 2009), based on investments in education, which thus serves the purpose of examining LEAP beneficiaries' utilisation of SCT grants for their children's educational needs.

Normally, the cash given to beneficiaries are deployed for different purposes. Miller et al. (2010), for example, revealed that in Malawi, cash transfers are utilised in the provision of basic needs like food, healthcare, school supplies, clothing, blankets and housing. Similarly, Yildirim et al. (2014) stated that beneficiaries of the CCT programme in Turkey generally use the money to buy foodstuff, clothing, drugs and school supplies for children, and as payment for Internet services. Along the same lines, Dako-Gyeke and Oduro (2013) had earlier revealed that in Atwima Nwabiagya District in the Ashanti Region of Ghana, COVC used the stipend



in acquiring children's school needs, meeting food requirements, and buying drugs. In a related study, Agyemang et al. (2014) concluded that beneficiaries of the LEAP programme in the Cape Coast Metropolis of Ghana used their grants to buy clothing, drugs and food for their families, and educational materials for their children. Agbaam and Dinbabo (2014) also found that LEAP beneficiaries from the Tolon-Kumbungu District in Ghana utilised the grant in the provision of food and meeting healthcare needs. Further, in the Wa Municipality, Agbenyo et al. (2017) established that LEAP beneficiaries utilised their cash grant for food, to meet educational needs of their children like pay school fees, buy books, pencils and shoes for their wards in school as well as to satisfy their healthcare needs.

Some studies (Bailey, Savage & O'Callaghan, 2008; Paqueo, 2010) point out that some of the beneficiaries of the cash transfers divert the grants into non-basic needs such as alcohol, tobacco, and marrying more wives (Bailey et al., 2008). Devereux, Mvula and Soloman (2006) unearthed that in Malawi, some beneficiaries used the cash to buy alcohol or cigarettes. This utilisation of the stipend does not contribute to achieving the poverty reduction and human capital development objectives of the SCT programme, and according to Aber and Rawlings (2011), it is possibly because of such utilisation of the grant that conditions are instituted.

However, some empirical literature also hints that beneficiaries of SCT schemes invest the cash transfers in productive activities that yield more money. Soares et al. (2008), for example, noted that beneficiaries of the Paraguayan Tekoporã cash transfers programme did not spend all their grants on consumables, but saved some and invested in income generating activities in both farm and non-farm enterprises. Similarly, Mutambara (2011) reports that in Zimbabwe, beneficiaries of the cash transfer scheme invested some of their stipends in petty trading. As pertains to Ghana, Joha (2012) indicates that beneficiaries of LEAP invest a fraction of their cash transfer in guinea fowl farming. Likewise, Oduro and Amanfo (2017) disclosed that LEAP beneficiaries used a portion of their stipend in purchasing agricultural inputs.

Utilisation of the transfer from a SCT programme influences the pace at which beneficiaries' poverty will reduce and their eventual exit from such schemes if the exit is conditioned on the attainment of programme objectives. This typology of utilisation of the grant ensures that the beneficiaries earn extra income to finance their consumption and it as well promotes self-

sufficiency. Beneficiaries' utilisation of SCT is illustrated in the conceptual framework (Figure 1).

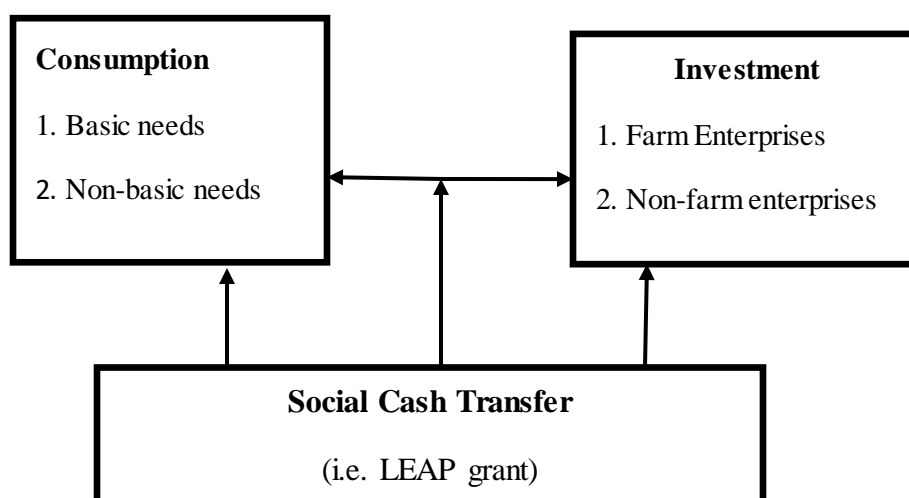


Figure 1: Beneficiaries' utilisation of social cash transfers

Source: Authors' Construct (2016) based on literature review

With access to cash transfers, beneficiaries and their families may make the decision about grant utilisation. Such decisions about the deployment of the cash grant may come in three different ways. First, beneficiaries may use the stipends for consumption of basic and/or non-basic needs, which is demonstrated by the arrow linking SCT to consumption. This sort of utilisation of the grant only meets the immediate needs of the beneficiaries and does not create the opportunity for them to live independently since a withdrawal of the stipend will mean that they can no longer meet their needs, leading to dependency on the SCT scheme.

Grants may also be invested in farm and/or non-farm enterprises in order to earn extra income to fulfil consumption needs, which is also represented by the arrow connecting SCT to investment. This suggests that beneficiaries may use their entire grant for investment, leading to self-reliance, but the issue is that it might affect their living conditions negatively in the immediate term as basic needs have been sacrificed. Yet, other beneficiaries employ the grant to satisfy both consumption and investment requirements concurrently and the middle arrow that starts from SCT and radiates to both consumption and investment illustrates this. The implication of this kind of usage of the grant is that it enables the beneficiaries of the cash transfer programme to meet their immediate needs while empowering them to earn extra

income from their investments to lay a foundation for self-sufficiency in the likely event of the implementation of an exit policy in the programme.

### **1.3 Methodology**

The study focused on the Wa East and Wa West Districts, because of their poverty circumstances and the time the LEAP scheme was implemented. Wa West District has a population of 81,348 with an annual growth rate of 1.7 percent (Ghana Statistical Service, 2013). The district is entirely rural (Ghana Statistical Service, 2013, 2014c) with a poverty incidence of 92.4 percent, the highest in the Upper West Region (Ghana Statistical Service, 2015). Wa East District has a population of 72,074 with an annual growth rate of 1.7 percent (Ghana Statistical Service, 2013, 2014b). The district is also completely rural (Ghana Statistical Service, 2013) and has a poverty prevalence of 83.8 percent, which is the second utmost in the Upper West Region (Ghana Statistical Service, 2015). Since poverty levels are high, LEAP was instituted in 2008 in both districts as a measure to tackle poverty and vulnerability (ILO, 2014).

The study adopted the mixed methods research design, by combining both qualitative and quantitative research approaches concurrently (Creswell, 2003; Zohrabi, 2013). This strategy enabled the researchers to address the research objective via the views of LEAP beneficiaries and key informants. Thus, it permitted mixing of data collection methods such as the questionnaire and interview guide to improve the validity and reliability of the data and their explanation. The application of the concurrent mixed method design, consequently, allowed for the simultaneous collection of both quantitative and qualitative data on beneficiaries' usage of the LEAP grant in the Wa West and Wa East Districts. Both the quantitative and qualitative data were integrated in the analysis to better understand the beneficiaries' utilisation of the LEAP transfer. A cross-sectional study design guided this study. This strategy of enquiry was appropriate because it gave a snap shot of the usage of the LEAP grant by the beneficiaries at a particular period (Kumar, 2011) in the Upper West Region of Ghana.

The sample size of 302 LEAP beneficiaries was determined using Yamane's (1967) statistical method, which is:

$$n = \frac{N}{1 + N (e)^2}$$

Where: n = the desired sample size;

N = the population size (1230); and

e = the acceptable sampling error (.05).

Stratified random sampling was used in selecting the LEAP beneficiaries from the sampling frame of 1230 based on the beneficiary categories. The sampling frame of 1230 LEAP beneficiaries was obtained from the district offices of the Department of Social Welfare in both the Wa West (i.e., 766 beneficiaries) and Wa East (i.e., 464 beneficiaries) Districts. The purpose of stratifying the population according to LEAP beneficiary category was because of the population heterogeneity. This was to ensure that each of the beneficiary categories reflected in the sample. The sample distribution of the LEAP beneficiaries (Table 1) was proportionally determined. The selection of the respondents from each of the stratum (i.e., COVC, PWD and elderly poor) was done using simple random sampling following the fish bowl draw approach. This involved extracting all the names of the respondents from the sampling frame for each stratum and writing them on different sheets of papers, folded, put into a bowl and mixed. After which the 302 respondents were picked, 87 folded sheets from the bowl of COVC, 139 from that of elderly poor, and 76 from the PWD. The aggregate of all the names selected summed up to the sample size of 302 respondents required for the study.

Table 1: Sample distribution of LEAP beneficiaries

Respondent Category	Population	Sample
Caregivers of orphan and vulnerable children (COVC)	354	87
Elderly poor	566	139
Persons with extreme disability (PWD)	310	76
Total	1,230	302

Four members from the District LEAP Implementation Committee (DLIC) comprising two per district, and eight members from the Community LEAP Implementation Committee (CLIC) consisting of four from each district were purposively selected. The justification for this number (i.e., 12 key informants) is that for qualitative data collection what count much are not

the size of sample but the depth of data collection and the relevance of the source (Kumar, 2011).

Data were collected in November and December 2016 from the beneficiaries and key informants. Issues on which data were gathered covered grant amount, decision-making about grant usage and uses of grant. The issues on the questionnaire encapsulated both closed and open-ended items while those on the interview guide were open-ended. The data gathered were analysed using both quantitative and qualitative methods. The quantitative data were inputted into Statistical Package for Social Sciences (SPSS Version 21), now IBM-SPSS Statistics, and analysed through the generation of descriptive statistics, cross-tabulations and chi-square test of independence, while the qualitative data were transcribed and analysed manually using thematic analysis following an inductive approach. The quantitative results were presented in tables while the qualitative results were integrated textually as appropriate.

## **1.4 Results and Discussion**

The results and discussion presented here cover decisions regarding the utilisation of the LEAP grant and utilisation of cash grant.

### **1.4.1 Decisions Regarding the Utilization of the LEAP grant**

The way decisions are made about the usage of the LEAP grant will influence whether it will be used for consumption, investing in income generating activities or both. This is critical because it has a direct relation on the poverty reduction potential and ability to build self-sufficiency in the event of the implementation of a graduation policy. As such, the particular issues examined are LEAP grant amount received and decision making about its utilisation.

Access to LEAP cash grant is important because it affects the usage of such grants and the possibility of improving beneficiaries' living conditions, which in turn, can develop the capacity of beneficiaries to exit successfully from the programme. In terms of LEAP grant received bi-monthly, the median amount received by beneficiaries was GHC67.34 (Mean = 71.53; Std. Deviation = 13.23; Skewness = 1.53). The minimum amount received was GHC64<sup>1</sup>

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<sup>1</sup> At the time of conducting the study, one Ghana cedi was the equivalent of 23 US cents.

and the maximum, GHC106. Key informants attested to this. The key informants pointed out that as of December 2016, a household with one beneficiary gets GHC64 bi-monthly while a household of two members receives GHC76. If a household has three members, it is given GHC88 while a household with four or more beneficiaries gets to take home GHC106. However, the LEAP cash grant amounts reported by Agbaam and Dinbabo (2014) were lower with the minimum grant to beneficiaries being GHC8 and the maximum, GHC15. Similarly, Appiah (2016) indicated that minimum bi-monthly LEAP stipend as of 2013 was GHC48 while the maximum was GHC90. This suggests a rise in the LEAP grant amount over time. According to the entitlement theory, the LEAP grant disbursed to the beneficiaries serves as an endowment for them (Sultana, 2002), which they can deploy in acquiring different bundles of goods and/or services (Sen, 1986).

The issue of who makes the decision as to the usage of the cash grant from a SCT scheme, in a way, has an influence on its possible impact on the beneficiaries. On that note, it was crucial to identify who decides how the beneficiaries should deploy the cash grant of LEAP. Table 2 presents the results. Specifically, 73.5 percent of the 302 respondents indicated that beneficiaries were those that made the decision about the use of the LEAP cash transfer. This is consistent with the findings by Gordon (2011) that beneficiaries of social assistance programmes are those that take the major decisions as to the deployment of the cash grant. This creates the opportunity for beneficiaries to have a choice, flexibility and dignity (Gelb & Decker, 2011; Harvey, 2007). About 14.2 percent of the respondents noted that both beneficiaries and non-beneficiaries jointly made the decision as to how to use the LEAP grant. Non-beneficiary members (i.e., family members not recipient of the grant, friends and neighbours who are male or female) and LEAP implementers (i.e., DLIC and CLIC) contribute about 12.3 percent of inputs in the decision-making process. This corroborates the finding by Mutambara (2011) that in Zimbabwe, both beneficiaries and non-beneficiaries participated in decision-making about the usage of the cash grant from SCTs programmes.

Table 2: Identified decision makers on usage of the LEAP cash grant

Decision maker	Number	Percent
Beneficiaries	222	73.5
Non-beneficiary members	6	2.0
Both beneficiary and non-beneficiary members	43	14.2
LEAP implementers	31	10.3
Total	302	100

The key informants revealed that beneficiaries, non-beneficiaries and implementers all participated in making the decision about the usage of the cash grant. They, nevertheless, indicated that beneficiaries and implementers were those that largely influenced the usage of the cash grant. In this respect, a key informant from the Wa East District stated:

My brother, as the implementers, we normally advise the beneficiaries to use the grant for consumption and investment. This is dependent on the guidelines in the LEAP programme manual. The beneficiaries are equally allowed to use the money in the best possible ways to meet their needs (Key informant from the Wa East District, 9th December 2016).

This signifies that the responsibility regarding the utilisation of the cash grant lies within the bosom of the beneficiaries. This is consistent with the rationale behind unconditional social cash transfers where beneficiaries have autonomy in grant utilisation to meet their felt needs that might be unknown to the outsider (Gelb & Decker, 2011).

#### **1.4.2 Utilisation of the LEAP Cash Grant**

The LEAP grant is meant to ensure that the beneficiaries are able to meet their personal needs. This is premised on the assumption of the entitlement theory that the poor cannot meet their needs without external help, while the cultural theory of poverty asserts that the poor do nothing meaningful to assist themselves. These, together with the human capital theory's claim that education makes a person competitive in the labour market, help in explaining the use of the cash grant. Beneficiaries' utilisation of the cash grant influences their ability to get out of poverty or otherwise. Therefore, this section centres, specifically, on the general usage of the cash grant, usage of the cash grant for consumption and for income generating activities.

There was a consideration of the deployment of the LEAP cash grant from a general standpoint to identify the broad uses of the grant. The results from Table 3 indicate that 61.3 percent of the 302 respondents used their LEAP cash transfer for consumption purposes; 33.4 percent deployed it for both consumption and income generating activities while a few (5.3%) used it for income generating activities only. Similarly, it was evident from the key informant interviews that some of the beneficiaries consumed their entire grant while others consumed and invested at the same time. For instance, a key informant noted, "most of the beneficiaries of LEAP use their money to acquire their basic needs with only a few of them investing it in income generating ventures" (Key informant from the Wa West, 18th November 2016). This

meant that the utilisation of grants was, mainly, for consumption. This concurs with the discovery by Soares et al. (2008) that beneficiaries of Tekoporã cash transfer programme in Paraguay used their cash grants largely for consumption with a few engaging in income generating ventures, and is consistent with the expected utilisation of cash grant as shown in the conceptual framework of the study. The finding also supports the entitlement theory's assertion that the poor need help to obtain their endowment set to enable them to procure their entitlement set (Devereux, 2006). However, since most of the LEAP beneficiaries use their stipend for consumption, for the immediate, their living conditions will improve but this is temporary, as it will drop with the institution of an exit policy. This is because the termination of the grant will mean that they will no longer have access to income from that source to meet their consumption needs.

Table 3: Deployment of the LEAP grant

Utilisation type	Number	Percent
Consumption	185	61.3
Income generating activities	16	5.3
Both consumption and income generating activities	101	33.4
Total	302	100

Usage of the LEAP cash transfer was further analysed based on respondent category (Table 4). The results illustrate that 70.5 percent of the elderly poor and 71.1 percent of PWD used their LEAP grant for consumption purposes only. A lower number (56.4%) of COVC beneficiaries deployed the LEAP cash transfer for both consumption and income generating activities. In order to examine whether utilisation of the cash grant is associated with the beneficiary category, a chi-square test of independence was conducted and was statistically significant at five percent confidence ( $\chi^2 = 30.621$ ;  $df = 4$ ;  $p\text{-value} = 0.000$ ). This implies that there is an association between the utilisation of the LEAP cash grant and the beneficiary category. The elderly poor and PWD consumed more of their cash grant compared to the COVC while the COVC also invested more in income generating activities than the rest. This is consistent with Mutambara's (2011) finding that in Zimbabwe, beneficiaries of the SCT programme used the grant for different purposes. The COVC invested because they have productive capacity, while the elderly poor and PWD rather consumed much of their grant because they had limited productive ability. Since the PWD and elderly poor consume more, they are not able to develop



self-sufficiency, as they do not earn any extra income. Nonetheless, COVC are more likely to develop self-sufficiency because they invest and the extra income obtained will enable them continue to meet their needs in the situation that graduation policy of LEAP is implemented.

Table 4: Deployment of the LEAP grant by beneficiary category

Utilisation type	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Consumption	33	37.9	98	70.5	54	71.1	185	61.3
Income generating activities	5	5.7	6	4.3	5	6.6	16	5.3
Both consumption and income generating activities	49	56.4	35	25.2	17	27.6	101	33.4
Total	87	100	139	100	76	100	302	100

Notes:  $\chi^2 = 30.621$ ;  $df = 4$ ;  $p$ -value = 0.000; COVC = Care givers of orphans and vulnerable children; PWD = Persons with extreme disability

The kind of items the beneficiaries of LEAP spend their cash grant on will influence the changes in their lives that the programme seeks to bring about. As such, it was appropriate to know what items the beneficiaries actually consumed (Table 5). Out of the multiple responses, the items consumed in order of their importance were: foodstuff (97.7%), healthcare (82.8%), educational needs (63.6%), clothing (60.6%), household chattels (46%), income generating activities (38.7%) and water (31.5%). Miller et al. (2010), Yildirim et al. (2014) and Agbenyo et al. (2017) had similar findings in Malawi, Turkey and Ghana respectively that beneficiaries of SCT schemes used their cash grants for foodstuff, healthcare, clothing, household chattels and school supplies. This contributes to the side of the debate that argues that beneficiaries of SCT schemes use their grant to satisfy their basic needs. Given that the LEAP beneficiaries largely consumed basic needs, it will lead to improvement in their living conditions enabling them to break out of poverty.

It also emerged from the key informant interviews that beneficiaries spent some of their cash grant on consumption (i.e., basic needs and non-essential needs) while others invested a portion of it into productive ventures. They noted that though it was not permissible for beneficiaries to spend on clothes, alcoholic drinks, cigarettes and gambling, a few of the beneficiaries did not adhere to that. A key informant from the Wa West District (18th November 2016) remarked, “the LEAP grant is used by beneficiaries for food, educational supplies, payment of

school fees and building materials.” This implies that the usage of the grant was, largely, for meeting basic needs. Yet, from the results in Table 5, it is seen that a few consumed non-essentials such as alcohol/‘pito’ (0.76%), cigarette (0.68%), lotto (0.17%) and marriage (0.17%), which is comparable to the findings by Devereux et al. (2006) and Bailey et al. (2008). This typology of usage of the grant does not contribute to poverty reduction of the beneficiaries but is tantamount to wastage, as it is not tilted towards meeting the aims of cash transfer scheme.

Table 5: Items purchased with the LEAP cash grant

Items	Number	Percent
Foodstuff	295	97.7
Healthcare	250	82.8
Educational needs	192	63.6
Clothing	183	60.6
Household chattels	139	46.0
Income generating activities	117	38.7
Water	95	31.5
Alcohol/“Pito”	9	3.0
Cigarette	8	2.6
Lotto	2	0.7
Marriage	2	0.7
Travel to search for jobs	2	0.7

Note: Percentages are multiple responses

The items purchased were disaggregated based on beneficiary category and the results are given in Table 6. The results of all the multiple responses denoted that majority of each of the beneficiary categories spent more of their cash grant on foodstuff, healthcare, clothing, household chattels, educational needs, income generating activities and water. The expenditure on these basic needs varied from a low of 25.9 percent to a high of 98.9 percent among the PWD, COVC and elderly poor. This finding is generally similar to the outcome of the study by Agyemang et al. (2014) that in the Cape Coast Metropolis of Ghana, beneficiaries of LEAP deployed their grants in procuring clothing, drugs and food for their families as well as educational materials for their children. Since majority of each of the LEAP beneficiary categories used their stipend on basic needs this denotes that their living conditions will improve creating a circumstance for them to overcome their poverty in the short term. However, in the long run, the COVC are those that will benefit more as many of them invest

their grant into income generating activities which will enable them gain extra income to finance their needs even in the likely even of the implementation of a graduation system.

Table 6: Items LEAP cash grant is spent on by beneficiary category

Items	Beneficiary Category					
	COVC		Elderly poor		PWD	
	N	%	N	%	N	%
Foodstuff	86	98.9	137	98.6	72	94.7
Water	31	35.6	36	25.9	28	36.8
Household chattels	50	57.5	58	41.7	31	40.8
Healthcare	78	89.7	106	76.3	66	86.8
Clothing	53	60.9	84	60.4	46	60.5
Income generating activities	55	63.2	40	28.8	22	28.9
Educational needs	70	80.5	90	64.7	32	42.1
Marriage	1	1.1	0	0	1	1.3
Alcohol/Pito	1	1.1	5	3.6	3	3.9
Cigarette	1	1.1	6	4.3	1	1.3
Lotto	0	0	2	1.4	0	0
Travel to search for jobs	1	1.1	0	0	1	1.3

Notes: Percentages are multiple responses; COVC = Care givers of orphans and vulnerable children; PWD = Persons with extreme disability

Investment into any enterprise by the beneficiaries of SCT programmes provides the opportunity for them to earn extra income, which could supplement their consumption efforts. The extra income may also create a chance for them to be able to meet their consumption needs if they should graduate from the scheme as it reduces their possibility of reverting to poverty, consistent with the entitlement theory's claim that access to endowment enables beneficiaries to invest.

As a result, it was crucial to identify the particular type of livelihood options that the LEAP beneficiaries invested their cash grant. Table 7 presents the results on the livelihood choices the LEAP beneficiaries deployed their grant in. Of the 117 respondents that invested their grant, 65.8 percent invested in farm enterprises only; 19.7 percent invested in non-farm enterprises, while the rest (14.5%) invested in both farm and non-farm activities. Similarly, the key informants stated that beneficiaries of LEAP invested their cash grant in farm and non-farm enterprises. This corroborates the findings of Soares et al. (2008) and Mutambara (2011) that beneficiaries of cash transfer schemes in Paraguay and Zimbabwe respectively deployed their stipends in farm and non-farm enterprises. It also supports the indication in the conceptual

framework with respect to the utilisation of SCT for investment purposes. As the beneficiaries invest, it enables them to gain additional income, which can be further used to meet their needs, and in the possible event of execution of programme exit scheme such beneficiaries will still be able to provide their needs as they develop self-reliance. This creates a solid foundation for sustained poverty reduction.

Table 7: Income generating activities LEAP grant is invested in

Activities	Number	Percent
Farm enterprises	77	65.8
Non-farm enterprises	23	19.7
Both farm and non-farm enterprises	17	14.5
Total	117	100

There was an examination of income generating activities from the perspective of the beneficiary category as well (Table 8). The results depicted that 72.7 percent of the COVC; 67.5 percent of the elderly poor, and 45.4 percent of the PWD invested their LEAP grant in farming related ventures. To determine whether there was an association between the deployment of grant for income generating activities and the type of beneficiary category, a chi-square test of independence was conducted, but the result was not statistically significant at the 0.05 alpha level ( $\chi^2 = 6.191$ ;  $df = 2$ ;  $p$ -value = 0.185), illustrating that all the beneficiary categories embarked on similar income generating activities.

Table 8: Income generating activities by beneficiary category

Activities	Beneficiary Category						Total	
	COVC		Elderly poor		PWD		N	%
	N	%	N	%	N	%		
Farm enterprises	40	72.7	27	67.5	10	45.4	77	65.8
Non-farm enterprises	10	18.2	7	17.5	6	27.3	23	19.7
Both farm and non-farm enterprises	5	9.1	6	15.0	6	27.3	17	14.5
Total	55	100	40	100	22	100	117	100

Notes:  $\chi^2 = 6.191$ ;  $df = 4$ ;  $p$ -value = 0.185; COVC = Care givers of orphans and vulnerable children; PWD = Persons with extreme disability

The specific farm-related investments included crops cultivation, ruminants and poultry rearing, and on-farm labour. Concerning non-farm enterprise investments, the respondents mentioned processing of agricultural products, petty trading, selling agricultural products, 'pito' brewing, weaving, pottery, dressmaking and mining (illegal mining locally called 'galamsey') as examples. Key informants also enumerated similar farm and non-farm activities that beneficiaries invested in. This corresponds with the findings of Ghana Statistical Service (2014b, c) that the economic activities engaged in by the labour force in both the Wa West and Wa East Districts cover farming, petty trading, weaving, dressmaking and 'pito' brewing. These livelihood choices that they engage in suggest that there is diversification of livelihood strategies. This will enable the LEAP beneficiaries get additional income to finance their needs and in the eventual application of an exit policy, they will still be able to provide their needs as they develop self-reliance, which promotes their escape from the poverty trap.

### **1.5 Conclusions and Policy Implications**

Generally, the LEAP grant has increased since the time it was instituted with the beneficiaries mostly making the decisions about the utilisation of the grant. Beneficiaries deployed the stipend in both consumption and investments, with consumption being the principal usage. A greater proportion of the beneficiaries used their cash grant in providing their basic needs with just a few spending on non-essentials. This contributes in attaining the SDGs goal one which focuses on ending poverty in all its forms as well as goal two which centres on halting hunger, achieving food security and improving nutrition. The few, who invested their grants, employed it primarily in farm enterprises to earn extra income to meet their needs. As few invested their grant, the implication is that most of them cannot develop self-sufficiency and in the advent of an exit, they may no longer be in position to meet their needs.

Since beneficiaries predominantly spent their LEAP grant in fulfilling their basic needs, it implies prudent utilisation. Thus, in the short-term, beneficiaries' standard of living improves paving the way for poverty reduction. However, this situation can create continued dependency and make exit difficult. While it is worthwhile for the government to continue to invest its scarce funds in the LEAP scheme, it is important for the government to simultaneously emphasize the investment aspect of the utilisation. It has to be clarified that in the long run there is the need for beneficiaries, particularly, the elderly poor and PWD to invest some of their cash grants in income generating ventures, whether in on-farm or non-farm enterprises to

earn bonus income to develop self-reliance. This is vital because it will enable them to become self-sufficient such that in the likely event of the execution of an exit policy they do not return to poverty.

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