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TOPIC:

**Assessing the Impact of Cash Transfer System–Under the Livelihood Empowerment
Against Poverty Program on Poverty Reduction in Ghana- Reflections on North Gonja
District**

A Case Study of north Gonja District in northern Region

PRESENTED BY:

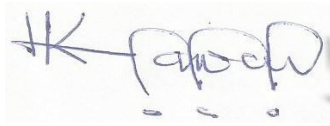
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NOVEMBER, 2018

DECLARATTION

I hereby declare that, except for references to other people's works, which have been duly acknowledged, this thesis is the result of my own research work carried out in the Department of department of history and politcal science, Kwame Nkurmah University of Science and Technology under the supervision of Dr. Kwesi Amakye Boateng.



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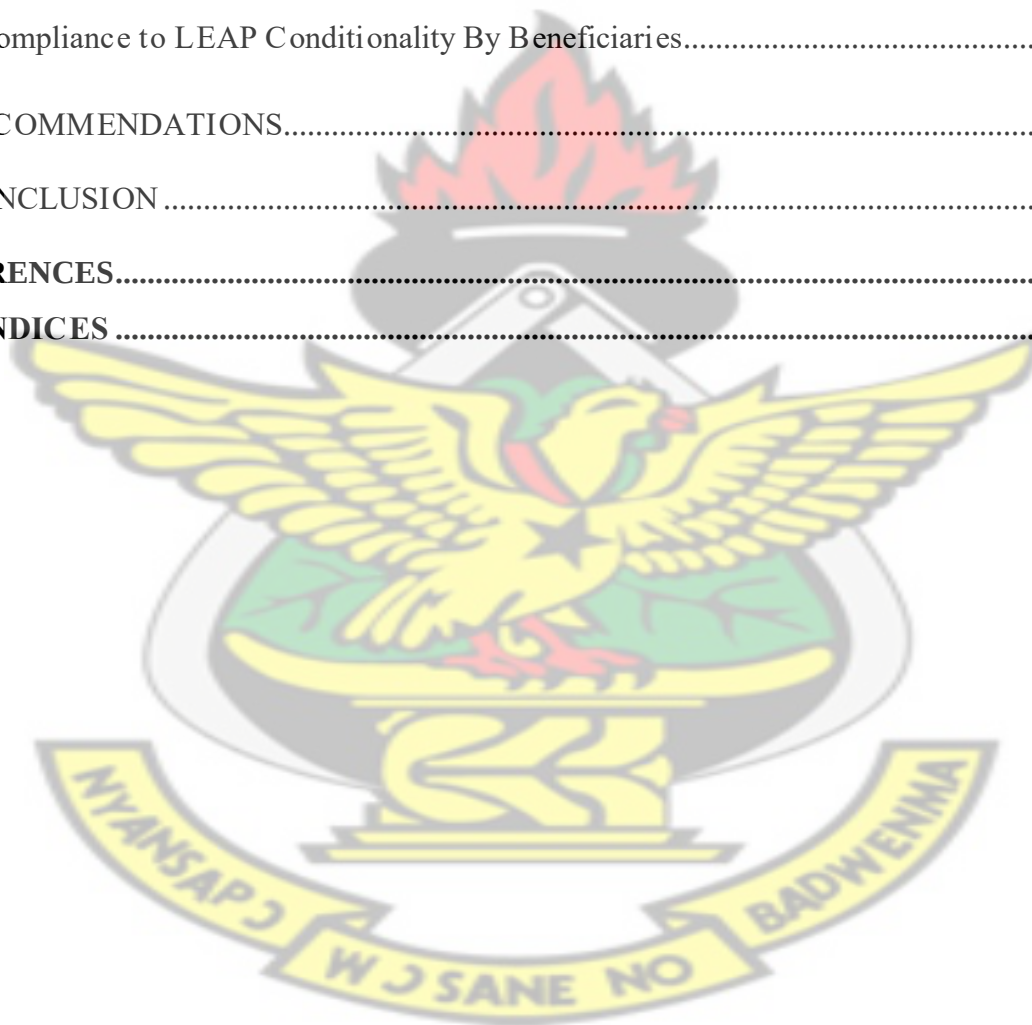
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LIST OF ACRONYMS

EPEntitlement Approach

CCT Conditional Cash Transfer

CLIC Community LEAP Implementation Committee

CSG Child Support Grant

DFID Department for International Development

DLIC District LEAP Implementation Committee

DPCU District Planning Coordinating Unit

DSW Department of Social Welfare

DSWODistrict Social Welfare Officer

FAO Food and Agricultural Organisation

GIPSS Ghana Interbank payment and settlement system

GLSS Ghana Living Standard Survey

GOGGovernment of Ghana

GPRS Ghana Poverty Reduction Strategy

GPRS Growth and Poverty Reduction Strategy

GSGDA Ghana Shared Growth and Development Agenda

HIV Human Immune Virus

IMF International Monetary Fund

ISSER Institute of Statistical And Economic Research

LEAP Livelihood Empowerment Against Poverty

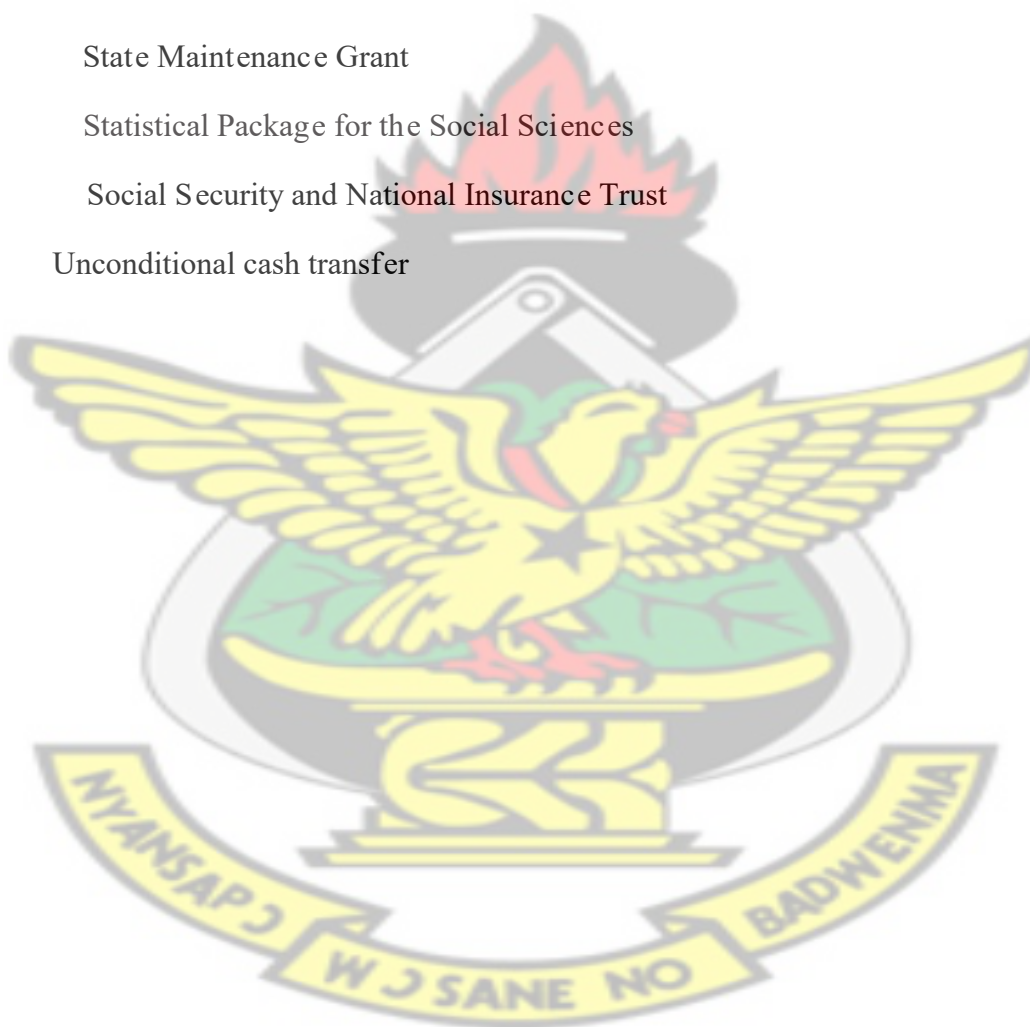
MDG Millennium Development Goal

MDS Ministry of Social Development

MMYEMinistry of Manpower, Youth and Employment

MoGCSP Ministry of Gender Children and Social Protection

NDPC	National Development Planning Commission
NGOs	Non Governmental Organisations
NHIS	National Health Insurance Scheme
NPP	New Patriotic Party
NSPS	National Social Protection Strategy
OVC	Orphan and Vulnerable Child
PWD	Persons With Disabilities
SMG	State Maintenance Grant
SPSS	Statistical Package for the Social Sciences
SSNIT	Social Security and National Insurance Trust
UCCT	Unconditional cash transfer



ABSTRACT

Livelihood empowerment against poverty is one of the many poverty interventions of the government of Ghana to reduce the rate of extreme poverty in the country. With a quarterly leap grant delivery and free national health insurance registration, beneficiaries are expected to be able to acquire their basic needs such health care, food and education. The objective of the research therefore was to assess the impact of the cash transfer under the Livelihood Empowerment Against Poverty - LEAP program on poverty reduction among beneficiaries in North Gonja District by focusing on the factors that affect the targeting process, how beneficiaries utilize their leap grant, as well as how they carry out their co-responsibilities of the leap programme.

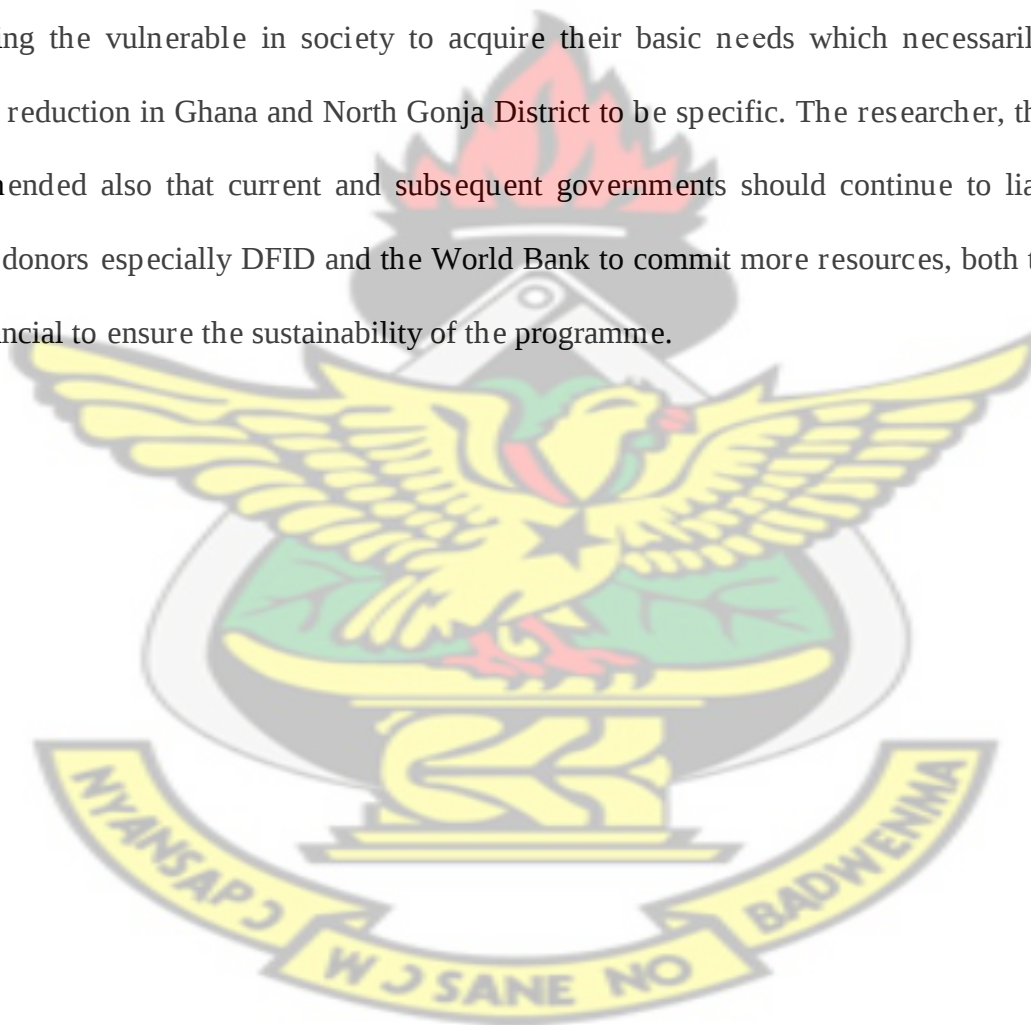
Using a quantitative research method and a sample size of 107, a survey was conducted. The data collected was analyzed quantitatively using statistical tools such as frequency distribution, cross-tabulation, and multivariate analysis of variances. The research findings indicated a positive impact of the leap program on beneficiaries in North Gonja District.

Firstly, the cross-tabulation test for how beneficiaries utilize their LEAP grant indicated that irrespective of the amount of grant that every respondent takes (be it GHC 64, GHC 76, GHC 88 or GHC 106) he/ she spent significant amount of it on the various basic necessities of life (such as food, health, education) outlined in the research instrument. Meaning that with LEAP grant, beneficiaries, to a significant degree, are attending to their basic needs.

Also, findings indicated that beneficiaries co-operate well with their co-responsibilities of the LEAP program. As it was revealed that, in as much as respondents benefited from the cash transfer, they are also registered on the national health insurance scheme and also enrolled

their wards in schools and benefiting from the school feeding programme. It is therefore recommended that, there should be an increment in the current cash grant amount between 64.00 and 106.00 to a very substantial amount that can be more useful to the beneficiaries and their entire households. That would further enhance the wellbeing of beneficiaries.

The LEAP programme, undoubtedly, is a good social intervention for its major role in supporting the vulnerable in society to acquire their basic needs which necessarily led to poverty reduction in Ghana and North Gonja District to be specific. The researcher, therefore, recommended also that current and subsequent governments should continue to liaise with foreign donors especially DFID and the World Bank to commit more resources, both technical and financial to ensure the sustainability of the programme.



DEDICATION

This work is dedicated to the all knowing God for providing me life and wisdom to be able to go through this work with very little challenges. I also dedicated this work to my lovely children Samratu, Atakbiratu and Akbar Ramadan for the constant company they keep me from

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I wished to thank the almighty Allah for showering his mercies, abundant grace and strength on me that made it possible for me to go through this work successfully. My sincere gratitude also goes out to my supervisor, Dr. Kwesi Amakye Boateng for his wonderful support and encouragement throughout the work. I again express my sincere gratitude to my mom and the entire family for being with me in both physically and spiritually to see to the successful completion of this course. My brother, Doctor Haruna Rufai and my good uncle Yakubu Amadu have been very instrumental to the successful completion of this work and as such I owe them an appreciation for their wonderful support and without them, undoubtedly, the successful completion of this work would not have been possible. I wish to finally acknowledge the continued support of my friends and colleagues who helped in diverse ways behind the scenes in support of me to see to the completion of this work but their names have not been mentioned. This is not because their contributions were not recognized and valuable to me but it is because they offer their support behind the scenes and do not wish their names to be mentioned.

CHAPTER ONE

INTRODUCTION

The current study seeks an assessment of the impact of the cash transfer system under the Livelihood Empowerment Against Poverty on poverty reduction in the North Gonja District of Northern Region – Ghana. Poverty remains a major challenge confronting most countries in the developing world. Despite decades of global efforts to avert, the phenomenon continues to persist with deepest manifestations in the lives of low income earners and vulnerable groups in the developing world (Fernald 2013; Garcia and Moore 2012; Malik 2009). Globally, it is estimated that, some 1.4 billion people in the developing world live in extreme poverty by surviving on less than 1.25 US Dollars per day at 2005 purchasing power parity (Kharas 2010).

As a giant step towards alleviating the harsh conditions of poverty among its citizenry, some national governments in the developing world have on their own or in collaboration with donors and development partners began to embrace the idea of providing social protection packages especially in the form of social cash transfers for the extremely poor and vulnerable in society (Cornia 2014; Barrientos 2013; Dinbabo 2011).

Social protection, in this broad sense, entails prevention, by reducing the occurrence and severity of shocks, mitigation, by reducing the impact of shocks when they occur, coping, by helping people deal with shocks, and revival, by helping people rebuild their lives to their pre-shock level of well-being (Horman Chitonge, 2012). Under Ghana's Growth and Poverty Reduction Strategy II (GPRS II), the then Ministry of Employment and Social Welfare (MESW) was mandated to develop the National Social Protection Strategy (NSPS) which was completed in 2007. The primary objective of the NSPS is to reduce poverty in the country in line with the Millennium Development Goal of halving extreme poverty by 2015.

Based on the mandate of the National Development Planning Commission to include the poor and vulnerable in national planning and development, the Livelihood Empowerment Against Poverty (LEAP) Programme was established as the flagship social Protection programme of Ghana's Social Protection Strategy. In support of this initiative, development partners like UNICEF, DFID and the World Bank as well as Civil Society Organizations such as Help Age Ghana also played key roles in the introduction of the LEAP Programme.

The first disbursement of cash grants was done in March, 2008 with 1, 654 households in 21 pilot districts paid. Prior to the introduction of the LEAP Programme, the Department of Social Welfare with support from UNICEF was implementing a National Health Insurance Scheme project through which health insurance premiums were paid for Orphans and Vulnerable Children (OVC) especially those orphaned by HIV/AIDS in the 21 districts. These 21 districts were therefore adopted for the implementation of the LEAP Programme through a pilot process.

In 2009, the LEAP Programme expanded to 54 districts from 21 districts. This expansion was brought about as a result of the expansion of the eligibility criteria to include extremely poor households with elderly persons aged 65 years and above without productive capacity and persons with severe disabilities.

In 2010, a number of districts in eight regions of Ghana were affected by drought and floods. To alleviate the suffering caused by this challenge, the LEAP Programme was tasked to facilitate payments to the flood victims through the Emergency LEAP Programme. In 2010 again, the Ministry of Employment and Social Welfare contracted the Institute of Statistical, Social and Economic Research (ISSER) which collaborated with the University of North

Carolina to conduct a baseline study of the LEAP Programme. This was followed by an impact evaluation on the LEAP Programme between 2012 and 2013. Some of the findings of the impact evaluation revealed that the LEAP programme had positive impact on its beneficiary households. The Programme has positively impacted the education of children in beneficiary households in terms of enrolment, grade repetition and absenteeism among others. The Food and Agriculture Organisation conducted a qualitative impact evaluation study in 2012 on cash transfer programmes in seven African countries including Ghana. This study also known as the Transfer Project found a positive impact of LEAP on its beneficiary households as well as the local economies.

Furthermore, in 2012, the Ministry of Employment and Social Welfare signed a Memorandum of Understanding (MoU) with the Ministries of Health, Education, Agriculture, Local Government and Rural Development, Employment and Social Welfare and Women and Children's Affairs for the development of a Common Targeting Mechanism (CTM). A CTM is a tool used jointly by the ministries which signed the MoU to identify extremely poor households. Through this MoU, the National Health Insurance Authority (NHIA) is required to register LEAP beneficiaries onto the National Health Insurance Scheme (NHIS) free of charge. As a result, LEAP beneficiaries have been registered onto the NHIS without being charged any fees since 2012. Currently, (July – December, 2016) the LEAP Programme is conducting a nationwide exercise to register LEAP beneficiaries with the NHIS. The purpose of this exercise is to ensure access to health care services for the LEAP beneficiaries.

Since 2013, the LEAP programme went through a number of reforms and innovations all aimed at building efficient and effective systems. These reforms include upgrading of the Management Information System (MIS), transitioning from manual targeting and manual

payments to electronic-targeting and electronic payments respectively and implementation of a Monitoring and Evaluation (M&E) framework developed in collaboration with the Oxford Policy Management (OPM). In order to facilitate the transition from a manual to an electronic payment system, the LEAP Programme conducted electronic payments through which grants were transferred to LEAP beneficiaries from the third quarter of 2013. Three Payment Service Providers (PSP); AYA Technologies, MTN Mobile Money and the Ghana Interbank Payment and Settlement Systems (GhIPSS) were contracted to facilitate the electronic payments. At the end of the pilot phase in February 2014, the Programme conducted an evaluation of the pilot through Catholic Relief Services. The recommendations of the evaluation culminated in the up-scaling of the electronic payments nation-wide in 2016. The LEAP Programme has increased its coverage of beneficiary households as well as geographical presence. In this regard, LEAP beneficiaries have increased from 1,654 households in 21 districts in 2008 to 213,044 households by September 2016 with the Programme now present in all the 216 districts in Ghana.

1.2 STATEMENT OF PROBLEM

Without specifying an exact strategy of social protection, Article 37 sub-sections 2(b) and 6(b), respectively, of Ghana's constitution states the following: 'The state shall enact appropriate laws to ensure the protection and promotion of all other basic human rights and freedoms, including the rights of the disabled, the aged, children and other vulnerable groups in development processes' and 'The state shall provide social assistance to the aged which will enable them maintain a decent standard of living' (Republic of Ghana, 1992). These provisions constitute the formal origin of various social protection efforts implemented over the years;

including the cash transfer system under livelihood empowerment against poverty, which is currently under review in North Gonja District.

According to the Ghana Poverty Mapping Report (2015), the North Gonja District of the Northern Region has poverty incidence of 53.8 percent, which is higher than the regional average poverty incidence of 44.2 percent. The report further indicates that 23,119 persons out of the total population of 42,972 in the district fall within the poverty incidence range. Also, in the league table of poverty incidence in Ghana, the report placed the North Gonja District, 32 most poor district out of the 216 districts in Ghana. Based on this, it will be fair to suggest that almost half of the population of people living in the district is poor, and therefore need to be socially protected. It is against this background that the current study seeks to assess the impact of the cash transfer system on poverty reduction in the district.

1.3 RESEARCH OBJECTIVES

General Objective

This study aims at assessing the impact of cash transfer system under livelihood empowerment against poverty –LEAP on poverty reduction among beneficiaries in the North Gonja District of Northern Region .

Specific objectives to be achieved include:

1. To examine the factors that affect the targeting process of the LEAP programme in the North Gonja District.
2. To examine how the cash transfer grant under the LEAP programme is being utilized among beneficiaries in the North Gonja District

3. To examine the extent to which the co-responsibilities or the complementary services of the LEAP programme are being carried out by household heads in the North Gonja District.

1.4 RESEARCH QUESTIONS

- i. How were beneficiaries of the cash transfer system under the livelihood empowerment against poverty in North Gonja District targeted and selected?
- ii. Are LEAP beneficiaries putting the leap grants to productive use that can help leap them out of poverty?
- iii. How do household heads ensure compliance to the complementary services of the cash transfer system under livelihood empowerment against poverty in North Gonja District?

1.5 SIGNIFICANCE OF THE STUDY

This study has the potential of extending the existing theories in providing meaning and understanding on the cash transfer systems under livelihood empowerment against poverty program in the perspectives of social protection research in Ghana.

Practically, the findings of this study and the practical implementation of its recommendations will go a long way to bring about improvement in awareness and improvement of the cash transfer systems under livelihood empowerment against poverty programme in Ghana as a whole and North Gonja District to be specific. The outcome of this study may be useful in shaping policy formulations in the area of cash transfer systems under the livelihood empowerment against poverty program.

It is expected that the outcome of this research will equally bring about a change. A change via reviews, reforms and restructurings of the cash transfer systems under the livelihood empowerment against poverty programme within the North Gonja District and beyond. Since this study utilised two theories namely: Rights Based Approach (RBA) to development and entitlement theories, the findings will enhance our knowledge of the processes of LEAP, particularly the relative importance of the rights of protecting the poor and vulnerable within the framework of rights and people's entitlements to overcome their prevailing difficulties.

The study may also emphasize the need for more stakeholder engagement in higher education to ensure good governance and equality. Lastly, the outcome of the study may also be used as a source document for students and researchers in the field of social protection in Ghana and beyond.

1.6 ORGANIZATION OF THE STUDY

This thesis was organized into five chapters. The first chapter; the introduction comprised the background to the study, problem statement, objectives, scope, limitation, theoretical framework, justification of the study and organization of the report. The second chapter; the literature review presented the dimensions of poverty, causes of poverty, measures to remedy or curb poverty, the LEAP programme and other cash transfers programmes, and conceptual frameworks of analyzing poverty intervention programmes. The third chapter; methodology of the study, described the steps to achieve the objectives of the thesis. As such, this section looked at data collection methods, sampling techniques and methods of data analysis. Also included in this section was a brief description of the study area thus, general living conditions, physical and demographics. The fourth chapter focused on data processing, analysis and

presentation. The focus of chapter five was on the findings of the study, recommendations and conclusion.

1.7 DEFINITION OF CONCEPTS:

Livelihood: “comprises capabilities, the assets (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household” (Ellis, 2000: 10).

Empowerment: empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society.

Poverty: poverty is a pronounced deprivation in well-being where well-being can be measured by an individual's possession of income, health, nutrition, education, assets, housing, and certain rights in a society such as freedom of speech. It is also a lack of opportunities, powerlessness, and vulnerability.

Social Protection: Social protection is defined by the International Labour Organization (ILO, 2000), as the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care among others. **Cash Transfer:** For the purpose of this study cash transfers is viewed as a regular non-contributory payment of money made available by government or nongovernmental organizations to individuals or households of a defined

characteristics, with the sole objective of reducing chronic or shock-induced poverty, while addressing social risk and reducing economic vulnerability.

Rights: are legal, social, or ethical principles of freedom or entitlement; thus, rights are the fundamental normative rules about what is allowed of people or owed to people, according to some legal system, social convention, or ethical theory.

1.8 PROFILE OF THE NORTH GONJA DISTRICT

Location and Size

North Gonja District is located in the western part of the Northern Region of Ghana. It shares boundaries with West Gonja and Wa East districts to the West, Tolon District to the East, Mamprugu-Moagduri and Kumbungu districts to the North and Central Gonja to the South. The district has a total land mass of about 4,845.5sq km, representing 6.9 percent of the total land size of the Northern Region.

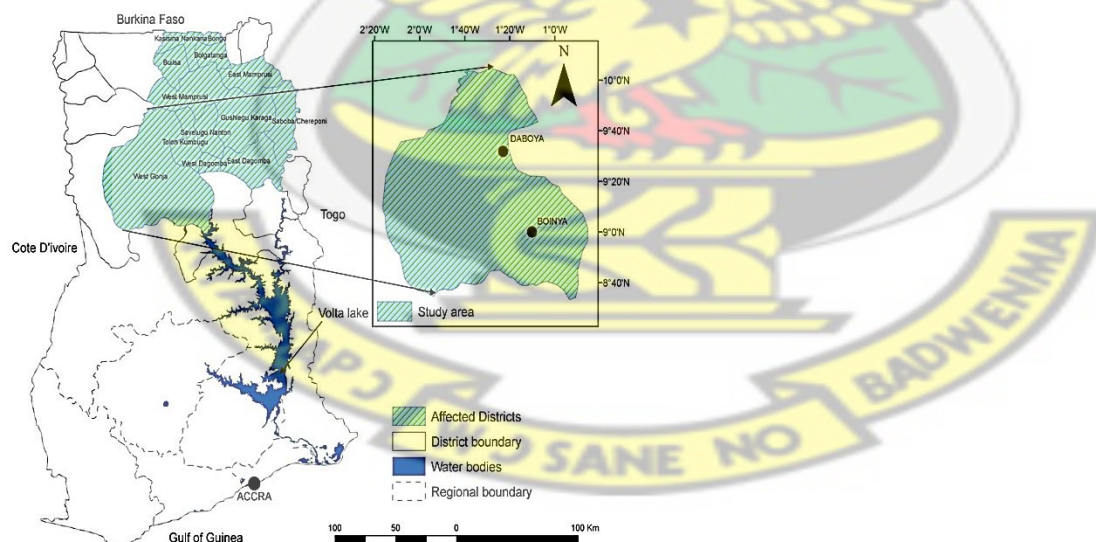


Figure 1: Geographical Map of North Gonja District

Climate

The district lies in the tropical continental western margin and characterized by a single rainfall pattern brought in by the rain bearing tropical maritime air mass (MT). This occurs between April and October every year. This is followed by the tropical continental air mass (CT) which brings about the dry season (Harmattan) which occurs from late November to March. The mean annual rainfall is between 1000mm and 1500mm with the peak occurring from July to September. The district experiences a prolonged dry season with the peak occurring between March and April. Temperature is fairly high with the annual mean temperature ranging from 27.4C depending on the season. The highest temperature is recorded in the dry season while the lowest is experienced during the Harmattan season.

Vegetation

The natural vegetation is Guinea Savannah. Its richness is, however, determined by the soil types. The large vegetation cover is dissected by human activities such as shifting cultivation, slash and burn methods of land preparation for farming and housing. The major tree species are sheanut, dawadawa, baobab, acacia, neem and ebony. The Shea tree is of great economic value since it is a source of revenue and welfare for women who pick the nuts and process them into sheabutter. These trees are mostly scattered except in few areas and most valleys where isolated wood land or gallery forest are found. Most trees are deciduous, shedding their leaves during the dry season in order to conserve water (North Gonja District Draft Medium Term Development plan, 2013).

Soil and their suitability for agriculture

. The texture of the soil is sandy loam which is suitable for the cultivation of annual food crops such as maize, millet, sorghum, watermelon, etc., and 30C to 35o tree crops with long gestation period such as sheanut, dawadawa, cashew, etc., which are of economic importance.

Political and Administrative Structure

The North Gonja District Assembly has a total number of 23 assembly members comprising 15 elected members, 7 Government appointees, one Member of Parliament, and a District Chief Executive (DCE). The DCE is the executive head of the district, while the District Coordinating Director (Administrative head) and his/her technical team constitute the technocrats and advisers of the DCE. The district has 3 Area Councils (Daboya, Lingbinsi and Mankarigu). It also has one Parliamentary Constituency, fifteen Electoral Areas and fifteen Unit Committees. The North Gonja District Assembly, like any other District Assembly in Ghana, functions through the Committee System and has in place the following committees.

Social Structure

A social structure is comprised of a society's domestic economy, social organization, kinship, and its political economy comprising the political institutions as well as social hierarchies.

Chieftaincy

The Wasipe-wura is the overlord of the Wasipe traditional area with Daboya as both the traditional and administrative capital. The Wasipe traditional area is one of the five major divisional areas in the Gonja Kingdom (the other divisional areas are Kpembi, Bole, Kusawgu and Tulwe) The Wasipe-wura has 80 sub-chiefs, including Yazori-wura, Gbengben-wura, Mun-

wura, Garima-wura who serve as Council of Elders and advise the overlord. There are also queen mothers in the chieftaincy set up such as Bru-wurche who is senior to the overlord (Wasipe-wura), Sey-wurche, and Nyankpani-wurche who help in the traditional administration of the area.

Languages, culture and ethnicity

The district is predominantly inhabited by the Gonja but there are also the Tampulma, Mamprusi, Hanga, Dagomba and Fulani. The people of the district celebrate a number of festivals, namely; Damba festival, Jintigi (Fire festival), Eidul-Fitri and Eidul-Adha. The main religious groups in the district are Islam, Traditional African Religion and Christianity.

Economy

The North Gonja District is well endowed with rich arable lands and so the major economic activities include farming, cattle rearing and trading. Major crops cultivated include maize, millet, groundnuts, soya beans, rice and sorghum. Fishing is done in the White Volta River. The District is also noted for its rich smock weaving in Ghana which serves as a tourist attraction. There are salt deposits on the White Volta just around the District capital, but can only be mined during the dry season. The District has three functional markets at Mankarigu, Lingbinsi and Tarri which serve as sources of revenue generation for the District Assembly. The main means of transportation for the people is the use of motor bikes, bicycles and tractors alongside some commercial vehicles. The tourists' sites in the district are the Bawena Range, Kpariya waterfall and the beautiful smock weaving in Daboya.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter presents literature in the form of concepts, theory and empirical to guide and shape the academic discussions of the subject matter under investigation. The theorization of social protection as pertaining to this research emphasizes the importance of policies and programmes by government that address both economic and social risks and vulnerability as well as the right of citizens to be protected. The current study utilizes the Rights Based Approach (RBA) to social protection.

2.2 SOCIAL PROTECTION:

According to Joyce Abebrese, there has been a traditional Social Protection System which was based on the support of the family members by themselves and that it weakened because of urbanization and migration but it still exists.

The African Union asserts that social protection “encompasses a range of public actions carried out by the state and others that address risk, vulnerability, discrimination and chronic poverty” (AU, 2008).

2.3 THE NATIONAL SOCIAL PROTECTION STRATEGY

The National Social Protection Strategy (NSPS, 2007) serves as the main legal framework for social protection ideas and initiatives in Ghana. In the foreword to the document, the NSPS stated its aim as “creating an all-inclusive society through the provision of sustainable mechanisms for the protection of persons living in extreme poverty, vulnerability and exclusion” (NSPS, 2007:8).

2.4 THE LEGAL PERSPECTIVES OF SOCIAL PROTECTION IN GHANA

RBA has evolved and joined together from several streams of thought and practice. One of these is based on the international legal human rights framework, a set of United Nations Conventions and Covenant as contained in the 2003 United Nations Inter-Agency Common Agreement. Ratifying countries have to report to the UN committees on their performance with respect to that right. Another stream has grown primarily out of a myriad of social, cultural and political struggles and debates in both North and South. Social Protection is, therefore, a right as espoused in several declarations at the global and national levels. Ghana is party to several international instruments that have been adopted to guide the protection of vulnerable and excluded groups. Among them are the Universal Declaration of Human Rights (1948), the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979); the UN Convention on the Rights of the Child (1989); Millennium Declarations and the African Charter on Peoples and Human Rights. More specifically, Article 22 of the Universal Declaration of Human Rights (1948) states, “everyone, as a member of society, has the right to social security”. This has implications for Ghana being a signatory to these declarations. It means that LEAP as a right issue and the provision of support services to the poor must be guaranteed. It is not a privilege as one may think.

Similarly, the 1992 Constitution of Ghana provided a framework aimed at facilitating ‘the protection and preservation of fundamental human rights and freedoms’. Chapter Five in particular makes mention of specific groups of people whose rights society should be especially careful to protect. They are: women, children, persons with disabilities, the aged, and the sick.

2.3 SOCIAL PROTECTION PROGRAMS

The history of social protection policies for the aged dates back to 1965 with the implementation of the Social Security Act. This Act enabled lump sums to be paid to the aged, and for invalidity and survivors' benefits (Abebrese, 2012) through a Provident Fund. Under the Social Security Law, the payment of lump sum benefits was converted into a scheme which allowed periodic monthly payments to be made to beneficiaries until their death (Kumado, 2007). This arrangement was not only modeled along insurance principles but also involved inter-generational resource transfer (Kumado, 2007).

Beyond the established pension schemes, two more recent social protection initiatives target the aged: the National Health Insurance Scheme (NHIS) and LEAP. NHIS provides free healthcare to persons aged 65 years and above. It is estimated that only 2 per cent of older people in this category are registered for the NHIS (Aryeetey, 2011; GDHS, 2008). LEAP aims to provide cash grants for the elderly. The programme, like the pension schemes and NHIS, reaches a limited number of eligible beneficiaries. These were also followed by the introduction of capitation grant, school feeding, free school uniform and sandals, youth employment, and planting for food and jobs and so many other social interventions currently being implemented in Ghana to be specific.

2.4 CASH TRANSFER

Conditional cash transfers are as well increasingly being promoted as best practice in the social sector for developing countries in other parts of the world, and have spurred debates over the relative merit of cash- versus food-based transfers.

According to Patricia Silva (2009), programmes that make cash transfers conditional on investment in human capital need to be judged in the context of a new approach to social protection. During the 1980s, the social consequences of economic crises and structural adjustment programmes led to a debate about the rationality of existing safety nets. The result of this debate was that instead of concentrating so much on short-term poverty reduction, social protection systems shifted towards a risk management approach aimed at enhancing human capital and defeating poverty in the longer term Silva (2015).

Silva went further to states again; conditional cash transfer programmes are targeted to households living in extreme poverty, linked to the acceptance of certain co-responsibilities (conditions) to foster the human capital of the beneficiaries.

2.5 LIVELIHOOD EMPOWERMENT AGAINST POVERTY (LEAP)

Livelihood Empowerment Against Poverty (LEAP) cash transfer, a the flagship intervention of Ghana's National Social Policy Strategy (NSPS) has its aims of empowering the poor by enhancing their capabilities to access government interventions or programmes and enabling them to 'leap out of poverty' (Ministry of Manpower, Youth Employment, 2007; Debrah, 2013). Of the 28.5% of Ghana's population who are poor, LEAP targets the 18.2% who are classified as extremely poor, although criteria and means of targeting are still undergoing a process of refinement (Amuzu et al., 2010)

Livelihood Empowerment Against Poverty programme is based on criteria targeting, thus one is eligible if he/she meets certain criteria such as person with severe disability (PWDs), households with orphan or vulnerable child (OVC) the elderly without any productive capacity, and currently pregnant women as in the LEAP 1000 programme.

Like the Bolsa Familia which used both conditional and unconditional cash transfers, LEAP also uses both conditional and unconditional cash transfers. The conditional transfer is applicable to Care takers of orphans or vulnerable child. The beneficiary families are expected to: Register all members of the family in the National Health Insurance Scheme; Enroll and keep all school-age children in school; Prevent all children in the family from children traffic and from being involved in any of the Worst Forms of Child Labor; Register newly-born children (0-18months-old) at the Registry of Births and Deaths, take them to post-natal clinics and enroll them in the Expanded Immunization Programme (MMYE. 2007).

2.6 POVERTY REDUCTION

Poverty is not a self-defining concept. Experts and academics have suggested many definitions over time. Poverty can be defined in very precise technical terms that facilitate its measurement. Poverty can also be characterized in a more multidimensional – yet less precise – manner that helps see poverty in relation to its causes, its context, its consequences and the ways it is related to phenomena that can be influenced. The study adopts briefly a broader conceptualization of poverty and approaches that aim at linking issues of poverty to policy interventions- leap to be precise, that target its prevention and reduction.

2.7 LINKAGES OF LEAP TO OTHER SOCIAL INTERVENTION PROGRAMMES

According to IMANI on its initial verdict on LEAP report in, LEAP should be viewed as an incubator, one that shelters individuals for a while, before releasing them to stand on their own feet. To achieve this target, it becomes very incumbent on the stakeholders of the cash transfer programme under the livelihood empowerment against poverty to ensure effective linkages of the LEAP programme to other social protection interventions in Ghana and Daboya to be specific. LEAP beneficiaries, for instance, are entitled to free NHIA cards,

School feeding and uniform, birth certificates, free uniforms and sandals and so on. Ghana Social Opportunity Programme (GSOP), Resiliency in Northern Ghana (RING) etc. this is an effort to complement the cash grant the beneficiaries of LEAP take which many described as meager.

2.8 EMPIRICAL REVIEW

Both international and local literature in relation to the topic under study were reviewed as follows.

In Zambia, Tembo and Benjamin (2016) carried out a study that aimed at assessing the socioeconomic and institutional ramifications of social protection on the human rights of children in Zambia. The results confirmed effects of the social protection programme on food security and consumption, as well as productive and economic outcomes. Also Natali (2017), evaluated the transformative impact of unconditional cash transfers from two government programmes in Zimbabwe. The study found that unconditional cash transfers are significantly raising consumption, food security, increased children's school enrolment and material well-being, while at the same time strengthening economic capability and assets. Garima, Handa, Gutave and David (2016) assessed the effects of cash transfer on household vulnerability on food insecurity in Zambia, using the survey. The results showed that, harmonized social cash transfer programme on food security and consumption support the notion that relying on an aggregate food expenditure measure is inadequate in assessing food insecurity. Natali, Handa, Peterman, David and Tembo (n.d.) did evaluation of the Zambia Cash Transfer system. The results showed that unconditional cash transfers allowed women to save and re-invest in rural Zambia, while the large scale national unconditional cash transfer enables poor women to save in small businesses.

In Ghana, Asumah (2014) assessed the gender dimension of beneficiaries of poverty alleviation funds in Gushegu District of the Northern Region, using a mix method approach. The results showed that women are the larger beneficiaries in the district. Similarly, Handa, Groot and Tia (2016) conducted a baseline evaluation report on Ghana's LEAP programme. The results found that children in the LEAP 1000 households are least well-nourished than the reference group of health children. Still in Ghana, Handa, Park, Darko, Osei-Akoto, Davis and Diadone (2013) evaluated impact of Ghana's LEAP on a range of household and child level outcomes. The results showed first, an inconsistent implementation; whereby over 24-month evaluation period, households received only 20 months' worth of payments. There was a long gap in cash payments to households in 2011, followed by a triple payment in February 2012 to settle arrears. However, on a positive note, LEAP has increased school enrolment among secondary school aged children by 7 percentage points, and reduced grade repetition among both primary and secondary aged children. Among primary aged children LEAP has reduced absenteeism by 10 percentage points (Handa, et al 2013). Despite the large increase in NHIS coverage, LEAP has not had an impact on curative care seeking but has increased preventive care among girls age 0-5.

Kennedy AtingaAtulley (2015) conducted a research on the assessment of the livelihood empowerment against poverty programme in the Bongo district of the Upper east Region and found that LEAP in the Bongo District has increased the consumption of basic needs by beneficiaries. He also found high awareness of the LEAP among beneficiaries and also concluded that some beneficiaries engaged in small scale businesses with the grant.

BraimahIssaka(2012) however found contrary findings that LEAP in Yama does not give the intended benefits to beneficiary households.

Agbaam and Dinbabo (2014) presented their findings from a study conducted and came that the LEAP cash transfer has a positive impact on key household poverty indicators such as the frequency of utilization of healthcare facilities, school enrolment for children aged 6-13 years and food consumption.

Richard de Groot, Tia Palermo, Sudhanshu Handa, Luigi Peter Ragno and Amber Peterman (2015) concluded a paper with the findings that cash transfer programmes increase resources for food and health care, but found a mixed with respect to whether cash transfers can positively impact growth-related outcomes among children, particularly in sub-Saharan Africa.

My joyonline and the daily dispatch news paper, as cited by Joyce Abebrese (2011) stated in a report that LEAP was setting diverse conditions to the beneficiaries, like enrolling the children in school, but there was no control about the actual use of the money itself and due to this the LEAP has come under criticism. She stated further that public debates contained the issue that the poor people would waste the LEAP grants which were seen as “free-hand-outs” by many public voices. These findings are in line with one of the objectives of this study which seeks to find out how the LEAP grant amount is being utilized by the beneficiaries so as to be able to leap them out of poverty.

Again, there was a mixed response as to whether there was political influence in the process of implementation of the LEAP programme while some district officers maintained they were not under influence or pressure from any political authority other districts complained of political interference and influences in the selection of communities to favor their political interests. Jaha and Bright (2015).

Benjamin et al (2014) revealed that LEAP beneficiaries were nearly 11 per cent more likely to save money and that they reduced their borrowing, repaid debt more promptly and gave gifts or credit to others thus, LEAP households were considered financially reliable and thus credit worthy. However, they found no lasting effect on consumption patterns, probably due to irregular payments.

2.12. THEORETICAL REVIEW; THE RIGHTS-BASED APPROACHES TO SOCIAL PROTECTION

The Rights Based Approach is used in this study because the LEAP final policy document is grounded on the premise of rights of protecting the poor and vulnerable. For development to be sustainable and collectively beneficial, individuals in developing countries need to have secured a long-term access to the resources required for satisfaction of their basic needs such as economic, social, cultural, civil or political (Appleyard, 2002).

The Department for International Development (DFID) 2000, in its Human Rights Target Strategic Paper defined RBA as “empowering people to take their own decisions rather than being the passive objects of choices made on their behalf. This means responsibilities, and a claim of rights to opportunities and services made available through pro-poor development interventions. Thus, the rights based approach involves not charity or handouts or simple economic development, but a process of enabling and empowering those not enjoying their economic, social and cultural rights, and within the framework of rights is the entitlement theory and its empowering people to overcome their prevailing difficulties.

2.13 ENTITLEMENT THEORY

Within the framework of rights is the entitlement theory by Amartya Sen. This theory empowers people to overcome their prevailing difficulties. The entitlement theory, as sighted by Braimah (2012), is grounded on the assumption that famines do not come about as a result of the lack of food in a region but rather, famines result when people lose their entitlements - that is, the means of acquiring food (Sen 1981). Entitlement failures come in two forms according to Amartya Sen (1986) sighted by Briama (2012). A 'pull' failure occurs where; people lose their sources of income, which leads to the loss of their means to purchase food. A 'response' failure on the other hand occurs when there is an absence of food supply. In essence, it refers to a loss of supply. In such a situation, the theory recognizes that people try all innovative means to reverse their situation so as to recover their entitlements. In order to recover their food entitlements, people are caught up in disaster or famines often seek an income (Corbett 1988).

The Government of Ghana practically applied this theory as a measure to avert the sufferings of affected communities during the 2008 floods across the country which saw an unending period of droughts in some parts of the country where large-scale loss of agricultural production and income-generation opportunities occurred.

In the same vein, the government of Ghana also sought and obtained support in 2008 from the World Bank to provide funds to implement what became known as the emergency LEAP as part of forming social protection measures of government for vulnerable groups, especially those worst affected by the disaster. This LEAP covered an estimated 21,000 food insecure and flood affected households in 20 selected districts in 8 regions (DSW, 2009). The Government of Ghana, in fulfilling its obligations, has adopted LEAP as a pilot policy to avert

famine through protecting people's entitlements by providing direct cash transfers to its citizenry in an effort to complement other ongoing interventions of poverty reduction programmes.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter looks at how data was gathered for the study. Primary data was collected from the focal person of the LEAP programme, beneficiaries of the programme, focal person of the community LEAP implementing committee and the North Gonja District Social Welfare Officer. Structured interviews, focus group discussions and community scorecards were the main instruments used in collecting the data. The research elicited responses from focus group discussion through participatory learning approaches.

3.1 RESEARCH DESIGN

Due to the complex systems of life in rural communities, the study employed quantitative data collection techniques to assess the impact of the LEAP programme on poverty reduction in the North Gonja District. The study specifically, employed quantitative research design which sought to understand a given research problem or topic from the perspectives of the local population involved. Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviours, and social contexts of a particular population (Mohr 1995).

Quantitative techniques were used for this study with the intent to determine the impact of the programme on poverty reduction among beneficiaries. The focus was, therefore, on understanding processes, behaviours, and conditions as perceived by the individuals or groups being studied. This offered an opportunity to interact with the study subjects in their own environment, language and terms so as to understand the programme from their standpoint.

3.2 AREA OF STUDY

North Gonja District was chosen for this study because of the unique nature of its location and facilities or the lack thereof. The district has several challenges in terms of health, education, roads, and, among others. North Gonja is made up of predominantly rural farming communities with over 600 of its people living with various forms of disabilities (DSWO, 2018). The district was identified as food insecure due to the long and enduring cyclical period of drought and perennial floods coupled with escalating food prices. These conditions helped the district to benefit from the emergency LEAP and regular LEAP programmes (DSW, 2009). It is one of the districts that are popularly referred to as “overseas” since one has to cross water upon water to be able to have access to other communities. The presence of the White Volta River separating the district from other districts equally post as a disincentive for investors to invest in the district hence worse economic conditions of the people. This situation becomes more serious especially, because the roads are practically not passable during the rainy season as the communities are virtually cut off from all the major communities and facilities such as hospitals and schools etc. The major livelihood activities consist of subsistence and commercial farming in the rainy season, Petty trading and small-scale shea butter extraction in only Lingbinsi, a community close to Daboya which is the district capital, commercial charcoal burning by some few old men and women, Small-scale commercial dawadawa production by only old women, tailoring, dressmaking and hairdressing, along with carpentry and carving occur all year round. A few women engaged in Food vending and the smocks industry which is one of the major economic activities the district can boast of is engaged mainly by young men and it done only in Daboya Township.

These and many others interesting developments further gave justification for this study in the North Gonja District.

3.3. SAMPLING PROCEDURES

3.3.1 Target Population

The target population for this study consisted of inhabitants of the beneficiary LEAP communities in the North Gonja District who are either beneficiaries or non-beneficiaries of the programme. The populations also include relevant implementing bodies and commissions associated with the implementation of the LEAP programme in the District. These bodies include the community LEAP implementing committee, the district LEAP implementing committee and the department of social welfare.

3.3.2 Study Population

Study population is the aggregate of elements from which the sample is actually selected (Ruben and Babbie 1989). The study population for this research was 339 beneficiaries. This comprised the Nine-member District LEAP Implementing Committee (DLIC) and five-member Community LEAP Implementation Committee (CLIC).

3.3.3 Sample Size

Sample size refers to the number of subjects to be chosen from the universe to constitute a sample for the study. The size of sample should be optimum. Thus, sample size which fulfills the requirements of efficiency, representativeness, reliability and flexibility (Kothari, 2004).

The sample size of this study was determined using appropriate and approved sampling design or technique. Thus, the sample mathematical formula was used to determine the appropriate and suitable sample size for the study.

With the sample mathematical formula, the appropriate and suitable sample size was determined using the formula below:

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

Where n = Sample Size, N = Total Population α = Margin of Error, Adopted from Miller and Brower (2003).

According to the Department of Social Welfare in the North Gonja District Assembly, the total number of households benefiting from the LEAP programme is 339 spread across Six (6) communities district wide. Therefore, N (total population) is 339. The Margin of error of this study is assumed at 0.08 (92% confidence level), therefore, the sample size (n) is determined as:

$$n = \frac{339}{1 + 339(0.08)^2}$$

$$n = \frac{339}{1 + 339(0.0064)}$$

$$n = \frac{339}{1 + 2.1696}$$

$$n = \frac{339}{3.1696}$$

$$n = 107$$

Therefore, study used One Hundred and Seven (107) respondents to obtain data for analysis. This figure comprised of fifty Two Women beneficiaries (52) women and 50 men beneficiaries under the LEAP Programme who were all targeted for the study. Others included 4 Community LEAP Implementation Committee Members and the District Social Welfare Officer.

3.3.4 Sampling Frame

Sample frame according to Rubin and Babbie (1989) is the actual list of sampling units from which the sample size for the study was selected. The sample frames made available for use in this study were register of beneficiaries, list of district LEAP implementing committee and list of Community LEAP Implementing Committee members.

3.3.5 Sampling Scheme

Simple random sampling, using systematic random sampling technic was used to select the sample from the sample frame of the study. The choice of this sampling technic is justified because a list of the population or the sample frame for this study was obtained from the District Social Welfare Department. This method affords every participant an equal chance of being selected to participate in the study. Similarly, purposive sampling was also used to select the Community LEAP Implementation Committee and the Social Welfare Officer because of the strategic role they perform. This is because they are directly responsible for making decisions and reporting back on the programme at their respective levels. By virtue of their positions this meant that at any point in time of the programme they have, or are supposed to have, adequate knowledge of the level of progress or otherwise.

3.4 METHODS OF DATA COLLECTION

Data for this research came mainly from primary sources and complemented by information from secondary sources. For the primary data, quantitative method such as questionnaire was used to gather data from the field. Information from secondary sources had to do with making references to records produced or used by project implementers, together with some national and international policy documents and a review of the works on a successful similar cash transfer programme from across the world. Other secondary sources used were articles in journals and books.

3.4.1 Secondary Source

The study reviewed existing programme documents and records from various sources.

Information such as published books, journals, and relevant studies by individuals, groups, and organizations as well as governmental agencies directly or indirectly involved with the LEAP were collected, studied and analyzed.

3.4.2 Primary Source

Primary data was obtained through quantitative research methods. Data was gathered through key beneficiaries using questionnaire. In gathering the data, close-ended questions were used to collect information. In order to facilitate data collection, two field assistants were trained and equipped with community entry and data collection skills.

3.5 TOOLS FOR DATA COLLECTION

Closed –ended questions were administered to all the 107 respondents to solicit responses from them. The formulations of these questions were guided by the general and specific objectives of the study.

3.5.1 Questionnaire

A structured questionnaire was used to collect the data in the study where the questionnaires were administered to all the respondents in this study.

3.6 DATA HANDLING

3.7 DATA ANALYSIS

SPSS was used to do the analysis in this study where the data collected was coded and processed for interpretation.

3.8 ETHICAL ISSUES

Participants were assured that information collected would be confidential and used only for purposes of the study and not directly associated with them individually now or in the future. Informed consent was also obtained from all participants of the study. These included the focal persons of LEAP at the district and community levels as well as the beneficiaries. Care was taken to educate all study participants of the study outcomes; spelling out the purpose of the study and their fundamental human rights. Respondents of the study were briefed on the purpose of this study as a purely academic work. Those who were willing to participate in the research signed consent letters. This study avoided plagiarism. All works cited in this study have been appropriately acknowledged.

3.9 LIMITATIONS OF THE STUDY

This study was limited in so many ways. Inadequate financial resources could not permit me to consider high sample size although the sample size was selected through appropriate and approved formula. Also, the time for the research was limited considering the nature of the topic and the dispersed nature of the study area. It is worth noting that the most difficult and

challenging of all had to do with combining work with the study. Again, the high rate of illiteracy of the beneficiaries also posed a problem to the study because issues had to be explained to their levels of comprehension. However, with the use of time schedule, much of the work was done on schedule.

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CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF FINDINGS

4.1 INTRODUCTIONS

This chapter entails analysis and discussion of findings. The analysis is based on 107 research instruments (n=107) administered. Descriptive statistics such as frequency distribution table, pie chart and other non-parametric statistical models were used to analyze the socio-demographic variable of the study. Other statistical instrument used to address study objective was cross tabulation.

4.2 SOCIO-DEMOGRAPHIC OF THE RESPONDENTS

Age, sex, religious affiliation, marital status as well as educational level of the respondents which constituted the socio-demographic variables of the study were analyzed and compared.

4.2.1 Age distribution of the respondents

From the data, 28 of the 107 respondents fell within the age range of 30-45 representing 26.2%. 35 respondents were within the age range of 45-50 and 44 of the respondents are either 55 years and above. None of the respondents fell within the age range of 10-25 as well as 25-35. Respondents within the ages of 55 and above constituted the majority, implying that a multitude of the beneficiaries may be the aged. This is illustrated in table 4

Table. 4.1 Frequency Table on the Age Distribution of Respondent

Characteristic	Frequency	Percent
30-45	28	26.2
45-50	35	32.7
55 and above	44	41.1

Source; researcher's survey

4.2.2 Gender distribution of respondent

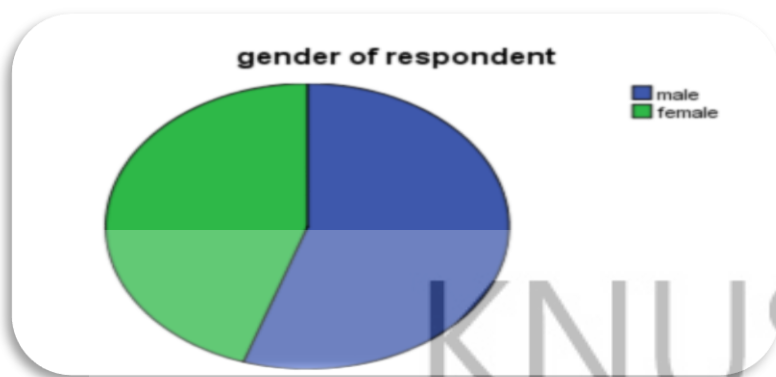
Research findings indicated that, 59 of the respondents were females and 48 were males, with their respective percentages of 55.1 and 44.1. The findings indicated a significant participation of women in the survey. This difference in number (female out numbering their male counterparts) could, in part, be due to the fact that women were the most beneficiaries of the LEAP program due to the phenomenon of feminization of poverty in both rural and urban areas. This is illustrated in table 4.1

Table 4.2: Frequency Table on Gender Distribution of Respondent (N=153)

Gender Distribution of Adolescents (n=107)

Characteristic	Frequency	Percent
Male	48	44.1
Female	59	55.1

Source; researcher's survey



4.2.3 Marital status of respondent

On marital status, research findings indicated that 51 (47.7 %) are married, 2 (1.9%) respondents are not married, 2 respondents are divorced, and 52 respondents were widows. The findings showed that respondents without spouses were the highest. In other words single parenting with its adverse repercussion is predominant. This is followed by respondents who were married (51 or 47.4%). However, the fact that these respondents were married and nevertheless were beneficiaries of the LEAP program and constituting the second majority of respondents is a projection of either inadequate/lack of family support or perennial family poverty. Respondents who were single and those that were divorced constituted the least (2 or 1.9% each).

Table 4.3; Frequency distribution table on marital status of respondents

Characteristic	Frequency	Percent
Married	51	47.7
Single	2	1.9
Divorce	2	1.9
Widowed	52	48.6

Source; researcher's survey

4.2.4 Educational level of respondents

The educational level of the respondents was solicited to know whether they have any qualification (either vocational or academic) that could merit for any job. The data indicated that of the 107 respondents, 3(2.8%) of them had up to primary education, 3(2.8%) had middle/JHS education. Hundred -100 (93.5%) had no any form of education, either formal or vocational. One respondent did not state specifically his level of education. Respondents that had no any form of education constituted the most. And it went without saying that this was probably the reason for their unemployment, resulting to their poverty, and subsequently they been beneficiaries of the leap program. Only a few (3 or 2.8% each) respondents had primary and middle education.

Table 4.4; Frequency distribution table on educational level of respondents

Characteristic	Frequency	Percent
Primary	3	2.8
Middle/jhs	3	2.8
Not been to school	100	93.5
Other	1	0.9

Source; researcher's survey.

4.2.5; religious affiliation of respondents.

From the data set, regarding religious affiliation of respondents, 78 (72.9%) of the respondents reported they are Christians and 29 (27.1%) reported they are Muslims. Neither

of the respondents reported on traditional religion nor did any respondent reported on ‘other religion’. From the research findings, Christians constituted the majority representing 72.9% followed by Muslims representing 27.1%. This confirms the general religious distribution of the people of Ghana with Christians constituting the majority followed by Muslims.

Table 4.5; Frequency distribution table on religious affiliation of respondent

Characteristic	Frequency	Percent
Christians	78	72.9
Muslims	29	27.1

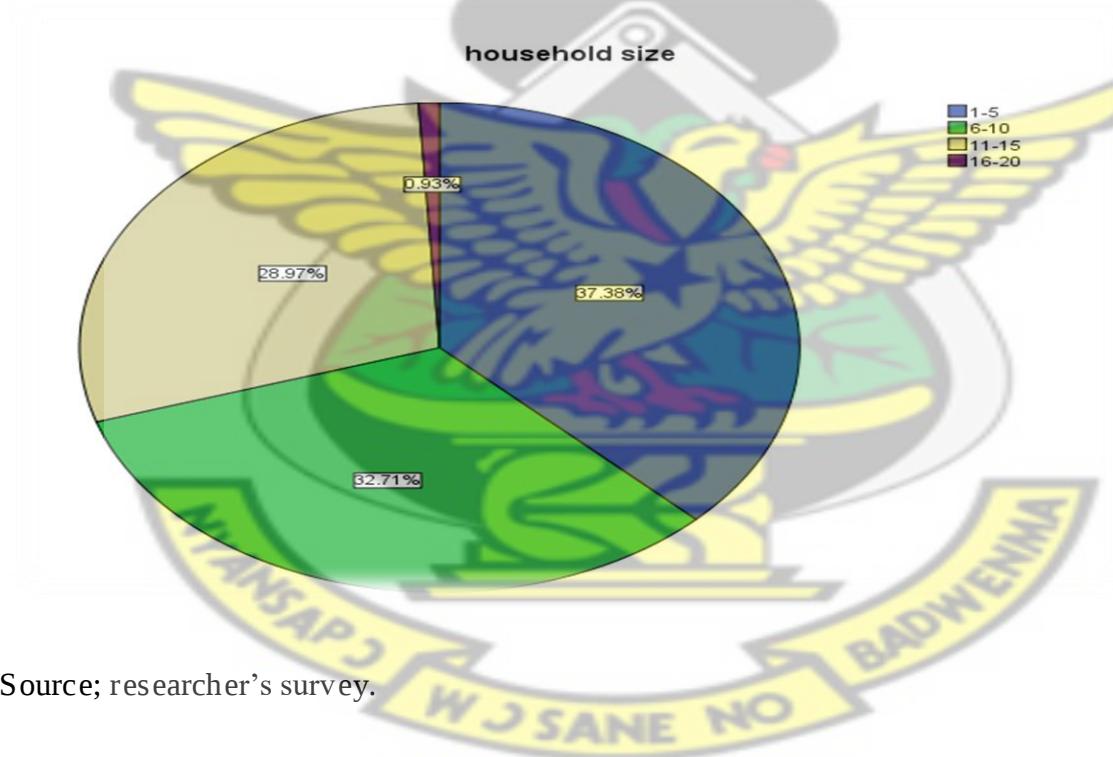
Source; researcher’s survey.

4.2.6; household size of respondents.

Response on the household size indicated that out of the 107 total respondents, 40 (37.4%) of the respondents reported on the family size of 1-5, 35(32.7%) of respondents reported on 6-10, 31(29.0) reported on 11-15 and 1 (0.9) reported on 16-20. It is obvious from the findings that respondents with least family size (1-5) constitute the majority. Conversely, respondents with the large family size constitute the minority. This, when compared with the amount of grant that respondents take, indicated that majority of the respondents take GHC 64 which is for respondents with family size 1-5.

Table 4.6; Frequency distribution table for household size of respondents

Household size	Frequency	Percent
1-5	40	37.4
6-10	35	32.7
11-15	31	29.0
16-20	1	0.9



Source; researcher's survey.

4.3 USING DESCRIPTIVE STATISTICS TO ADDRESS RESEARCH

OBJECTIVES ONE

4.3.1; category of respondent

The category of respondent was sought for to help the researcher know as whether responses were given by the beneficiaries themselves or by a caregiver. Finding from the data set are illustrated in the table below.

Table 4.7; Frequency distribution table for category of respondent

Characteristics	Frequency	Percent
Beneficiary	83	77.6
Primary caregiver	24	22.4

Source; researcher's survey.

From that table above the findings indicated that, 83 of our respondents were beneficiaries while 24 of them were primary caregivers. These represent 77.6% and 22.4% respectively. Meaning that most the respondents were from the beneficiaries themselves, and only a few were given by primary caregivers.

4.3.2 Factors affecting the targeting process of the program

Targeting was an effort to identifying and ensuring that the resources of social protection programs are directed to those most in need, so that resources are efficiently utilized. Questions pertaining to factors affecting the targeting process of the LEAP program were

included in the research instrument. The data gathered from the respondents were analyzed and illustrated bellow.

Table4.8; sourceof information about the program

Characteristics	Frequency	Percentage
CLIC member	72	67.3
Colleague beneficiary	10	9.3
Assembly person	25	23.4

Source; researcher's survey.

There were mechanisms and processes that needed to be followed by the mandatory bodies or stakeholders so as to be able to appropriately implement the programme. Information is as important as its source. It is for this reason that this study sort to investigate the source of information to the LEAP beneficiary as part of the factors affecting the targeting process in the North Gonja District. Analysis from the table above demonstrated clearly that 72 of the 107 respondents representing 67.3 % had information about the LEAP programme from the CLIC members who were the mandatory committees or body which was vested with the power to disseminate information on LEAP activities to the people. This further suggested that the right process was followed, devoid of political influence in the implementation of the programme in the North Gonja District. However, these particular findings sharply contradicted that of Jaha and Bright (2015) who found a mixed response as some district officers maintained they were not under influence or pressure from any political authority

other districts complained of political interference and influences in the selection of communities to favor their political interests.

Analysis from the table again illustrated that 10, representing 9.3% of the respondents said they heard of the enrolment of the programme from their colleague beneficiaries instead of the mandatory committee members. The table further showed that 25 representing 23.4% of the respondents equally heard of the programme from the assembly persons of the various communities where the programme is being implemented. It is interesting to note that, being elected persons, the assembly persons obviously had an interest in the programme as they can gain politically from the LEAP programme.

Table4.9; person that enrolled beneficiaries

Characteristics	Frequency	Percentage
CLIC member	19	17.8
Community member	1	0.7
Welfare officer	77	72.0
Assembly person	10	9.3

From the table above it could be seen that the respondents who were enrolled onto the LEAP programme by the social welfare officer and the CLIC members represent 72% and 19% respectively. The respondents said they were enrolled onto the programme by the assembly persons and the community members also represent 9.3% and 0.7% respectively. In total,

90% of respondents were enrolled onto the LEAP programme by the Social Welfare Officer and the CLIC members who were the implanting agents of the LEAP programme at the district level. The 10 % who said they were also enrolled onto the programme by the assembly persons and community members fell outside the normal root to the implementation of the programme. According to the North Gonja Social Welfare Officer, however, focal persons were selected from the various communities and that some assembly persons and other community members were assigned roles in the targeting process.

Table 4.10; relationship with the person who enrolled beneficiaries

Characteristics	Frequency	Percentage
LEAP implementation member	85	79.4
Political party member	14	13.1
A family friend	7	6.5
Other	1	0.9

The study, in an attempt to establish the factors that affected the targeting process at the implementation stage of the programme, in the North Gonja District, took a look at the relationship between the beneficiaries and those who enrolled them onto the programme. The analysis from the table above revealed that 79% of respondents said LEAP implementation agents enrolled them onto the programme and that they had no relationship with them. This further suggests, perhaps, that the 79% of the sample interviewed were targeted and enrolled based on merit or eligibility criteria other than favour.

The figures from the table above again showed a 13.1 % of the respondents said they were they are related politically with those who enrolled them onto the programme. This is to say that their political party members either assisted them or they got them enrolled onto they programme.

From the table also, 6.5% of the respondents said their family members got them enrolled onto the programme and 0.9% also think they got themselves enrolled onto the programme because of other factors other than those mentioned above.

Table4.11; reason for qualification

Characteristics	Frequency	Percentage
Age	72	67.3
Disability	8	7.5
Orphan	25	25.2

From the table above, 67.3% of respondents are aged, 7.5% represents people with disabilities and 25.2 represents orphans. All these three categories of respondents fell within the eligibility criteria and as such they are accordingly represented as qualified beneficiaries.

4.4. UTILIZATION OF LEAP GRANTS BY BENEFICIARIES

A number of financial commitments such as food, education, health and trade were outlined in the research instrument to ascertain how beneficiaries utilized their cash grants.

Using cross tabulation as a statistical model, the following tables outline the research finding in this regard.

Table 4.12; Cross tabulation of amount of grant received and amounts spend on food.

		Much of grant spend on food		
		Agree	Strongly agree	Total
Amount of grant ghc 64	count	34	40	74
	% within count	45.9%	54.1%	100%
	% within much of grant spend on food	66.7%	71.4%	100%
Amount of grant ghc 76	count	9	9	18
	% within count	50.0%	50.0%	100%
	% within much of grant spend on food	17.6%	16.1%	16.8%
Amount of grant ghc 88	count	7	7	14
	% within count	50.0%	50.0%	100%
	% within much of grant spend on food	13.7%	12.5%	13.1%
Amount of grant ghc 106	count	1	0	1
	% within coun	100%	0	100%
	% within much of grant spend on food	2.0%	0	0.9%

LEAP grants varied according to the number of qualified beneficiaries in a particular household. The amount ranged from 64.00, 76.00, 88.00 and 106.00 Ghana cedis for 1, 2, 3, 4 and above beneficiary household members respectively.

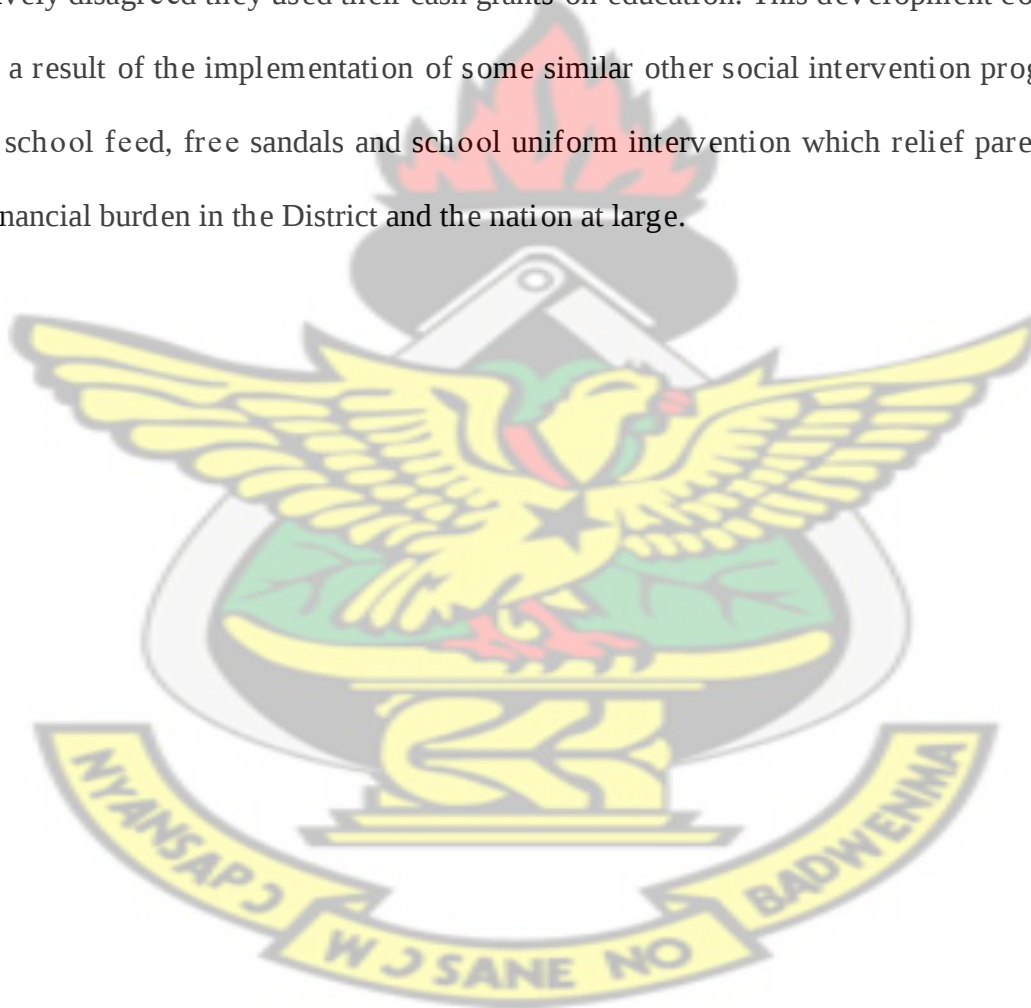
The results from the data analysis as indicated in the table above demonstrated that 66% and 71% of respondents who took cash grant of 64.00 agreed and strongly agreed respectively that they used their cash grant on food. 50% and 50% of those who take 76.00 also agreed and strongly they used their cash grants on food and 50% and 50% of those who also received a cash grant of 88.00 agreed and strongly agreed respectively they used their cash grants on food and finally, 100% and 0% of those who took a cash grant of 106.00 agreed and strongly agreed respectively they used their cash grants on food. The result from the analysis showed that one of the primary requirements or purposes of the LEAP programme which is to increase consumption at the household level has been met. These findings also confirmed that of Dinbabo (2014) who conducted similar study and concluded that LEAP programme had a positive impact on food consumption.

4.13; crosstabulation of leap grant and much of grant spend on education

	Much of grant spend on education			Total
	agree	Disagree	Strongly agree	
Amount of grant ghc 64	42	3	29	74
count				
% within	56.8%	4.1%	39.2%	100%
count				
% within much of grant spend on education	71.2%	60.0%	67.4%	69.2%
Amount of grant ghc 76	11	0	7	18
count				
% within	61.1%	0%	38.9%	100%
count				
% within much of grant spend on education	18.6%	0%	16.3%	16.8%
Amount of grant ghc 88	5	2	7	14
count				
% within count	35.7%	14.3%	16.3%	100%
count				
% within much of grant spend education	8.5%	40.0%	16.3%	13.1%
Amount of grant ghc 106	1	0	0	1
count				
% within coun	100%	0	0	100%
count				
% within much of grant spend on education	1.7%	0		0.9%

The tables above also presented results from the analysis of the respondents who spent the various cash grants they received on education. From the table, 71.2% and 67.4% of the respondents who received an amount of 64.00 agreed and strongly agreed they used their cash grants on education. Among the beneficiaries who received a cash grant of 76.00, 61.1%

and 38.9% of respondents agreed and strongly agreed they used their cash grants on education. Similarly, 35.4% and 16.3% of respondents who received a cash grant amount of 88.00 agreed and strongly agreed respectively they used their cash grants on education while 100% of the respondents who received a cash grant amount of 106.00 agreed they used their cash grants amount on education. However, it was established from the analysis above that 60% and 14% of the respondents who received cash grant amount of 64.00 and 88.00 respectively disagreed they used their cash grants on education. This development could have been as a result of the implementation of some similar other social intervention programmes such as school feed, free sandals and school uniform intervention which relieve parents of a lot of financial burden in the District and the nation at large.



4.14; crosstabulation of leap grant received and much of grant spend on health

	Much of grant spend on health			Total
	agree	Disagree	Strongly agree	
Amount of grant ghc 64 count	41	2	31	74
% within count	55.4%	2.7%	41.9%	100%
% within much of grant spend on health	73.2%	28.6%	70.4%	69.2%
Amount of grant ghc 76 count	9	0	9	18
% within count	50.0%	0%	50.0%	100%
% within much of grant spend on health	16.1%	0%	16.3%	16.8%
Amount of grant ghc 88 count	5	5	4	14
% within count	35.7%	35.7%	28.6%	100%
% within much of grant spend health	8.9%	71.4.0%	9.1.3%	13.1%
Amount of grant ghc 106 count	1	0	0	1
% within coun	100%	0	0	100%
% within much of grant spend on health	1.8%	0		0.9%

On health, as demonstrated above, 55.4% and 41.9% of the beneficiaries who received cash grants of 64.00 agreed and strongly agreed respectively they used their money on healthcare services. 50% and 50% of those who received cash grants of 76.00 agreed and strongly agreed they used their cash grants on healthcare service. Again, 35.7% and 35.7% of the respondents who received cash grants of 88.00 also agreed and strongly agreed they used their cash grants

on healthcare delivery and finally, 100% of respondents who received cash grants amount of 106 agreed they also used their cash grant amount on healthcare services.

It was also established; on the other hand, that 2.7% and 35.7% of respondents who received cash grant amount of 64.00 and 88.00 respectively did agreed they used their cash grants on healthcare services. It was an established fact that every LEAP beneficiary was entitled to be on the NHIS free of charge and indeed every LEAP beneficiary in the North Gonja District were registered under the NHIS. The challenged, however, was that the District did not have an NHIS office and had to rely on the mother District, West Gonja, to register and renew membership cards for the LEAP beneficiaries which was not reliable hence the reason a larger population of the beneficiaries had to spend part of their grants on healthcare delivery instead of using it for something else.

Inadequate drug supply also accounts for this since most of the time, though not peculiar to North Gonja District, people go to the various hospitals and clinic but they were asked to buy drugs outside the hospitals.

Table4.15; crosstabulation of leap grant received and amount spend on trading

		Much of grant spend on trading			Total
		agree	Disagree	Strongly agree	
Amount of grant ghc 64	count	30	24	20	74
	% within	40.5%	32.4%	27.0%	100%
	count	68.2%	72.7%	66.7%	69.2%
	% within much of grant spend on trade				
Amount of grant ghc 76	count	7	4	7	18
	% within	38.9%	22.2%	38.9%	100%
	count	15.9%	12.1%	23.3%	16.8%
	% within much of grant spend on trade				
Amount of grant ghc 88	count	6	5	3	14
	% within count	42.9%	35.7%	21.4%	100%
	% within much of grant spend on trade	13.6%	15.2%	10.0%	13.1%
Amount of grant ghc 106	count	1	0	0	1
	% within coun	100%	0	0	100%
	% within much of grant spend on trade	1.7%	0		0.9%

The table above was the results of an attempt by the researcher to find out the number of beneficiaries with their respective cash grant amount to trade. It was observed that 40.5% and 27% of respondents who received cash grant amount of 64.00 agreed and strongly agreed they used the money to trade. Again, 38.7 and 38.9% of respondents who received cash grant of 76.00 agreed and strongly agreed respectively they used their money to trade. Also, 42.9 and 21.4% of respondents who received cash grant amount of 88.00 did agree and strongly agree they used their money to trade and finally, 100% of respondents who received cash grant amount of 106 did agree they used their money to do petty trading.

32.4, 22.2 and 35.7% of respondents who received cash grant amount of 64.00, 76.00 and 88.00 respectively disagree they used their cash grant to trade.

The eligibility criteria for the selection of LEAP beneficiaries on to the programme are the aged who are 60 years and above, the severely disabled persons without productive capacity, the orphans and the vulnerable and currently, pregnant women. Relating these criteria to the findings above one would observe that the 32.4, 22.2 and 35.7% of respondents who received cash grant amount of 64.00, 76.00 and 88.00 who said they did not use their cash grants to trade could fall within the severely disabled persons without any productive capacity who are in the minority group among the beneficiaries in the North Gonja District. The majority who admitted using their cash grant on petty trading formed part of the other category of beneficiaries other than the severely disabled.

4.5. CO-RESPONSIBILITY/COMPLEMENTARY SERVICES OF LEAP AND HOUSEHOLD HEAD COMPLIANCE

In the study, attention was given to the extent to which household heads co-operate with complementary services or welfare interventions of the LEAP program such as the school feeding program, the national health insurance scheme, the free school uniforms and others. In this regard therefore, the study employed multivariate analysis of variances (MANOVA) as a statistical tool to assess the relationship between a respondent's status as a beneficiary and his utilization of the other complementary services such as mentioned above.

4.5.1 Multivariate analysis of variances (manova) and beneficiary's use of complementary services.

Multivariate analysis of variances was used in this session to assess the extent to which beneficiaries complied with the co-responsibility of the LEAP program. Prior to the test, a matrix of scatterplot was generated to certify the assumption of a straight line relationship between each pair of dependent variables. Below is the matrix of scatterplot.

In the figure below, there was no obvious evidence of non-linearity; therefore, the assumption of linearity is satisfied. Other assumptions that were satisfied were sample (relatively larger), and normality.

Table 4.15; Matrix scatter plot for dependent variable for the satisfactions of assumption of linearity

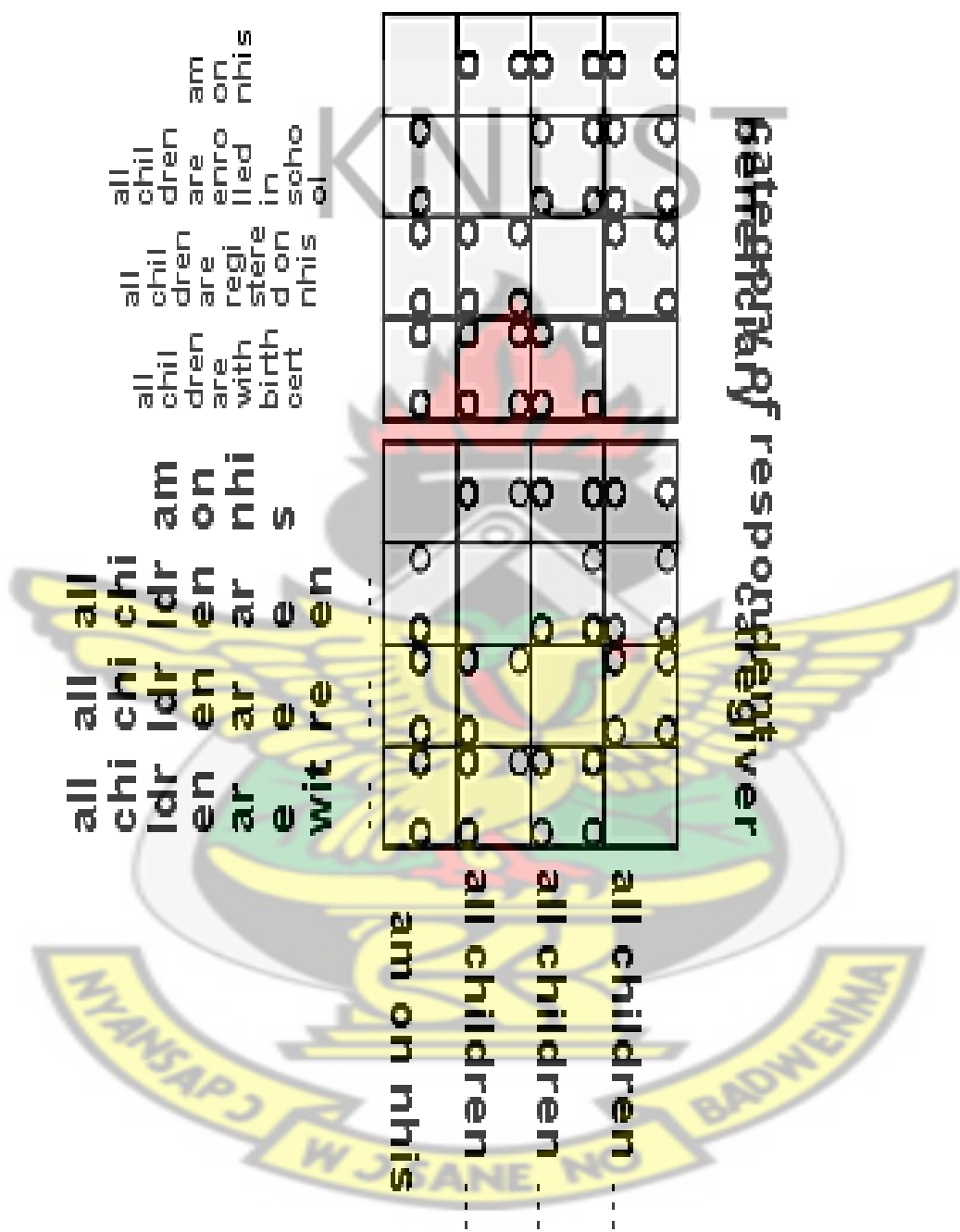


Table 4.16; Manova test

Q7 independent variable (category of respondent)			
F-test	p-value	Wilk's Lambda	Partial eta square
f = 0.529	P = 0.452	0.975	0.25
dependent variables			
Variables	F	p-value	Partial eta square
All children are enrolled in school	2.17	0.014	0.020
I am on NHIS	0.1	0.011	0.000
All children are registered on NHIS	0.05	0.010	0.01
All children have birth certificate	0.45	0.037	0.000

Bonferroni adjusted alpha level of 0.03

From the table above the value for Wilks Lambda and its associated p-value are 0.975 and 0.452. The alpha level; 0.05, was less than the p-value (0.452). This Indicated that there was no significant difference in their utilization of the complementary services of the LEAP program i.e. NHIS, school feeding program. This means that in as much beneficiaries benefit from the

cash grant of the LEAP program, they equally are registered on the national health insurance and enrolled their children in schools under the school feeding program. Also, when the p-values for the dependent variables (0.014, 0.011, 0.010) are considered separately, at an adjusted Bonferroni p-value of 0.03, all these values had attained statistical significance, because all these values were less than the adjusted alpha value. Meaning that there was 'between-subject effects' among the dependent variables. Thus in as much as beneficiaries enjoyed the LEAP grant, and were registered on the NHIS together with their children, this, in a way, affected the children's enrollment in school. These findings were in line with that of Handa et al (2003) who found that LEAP had increased school enrollment by 7 percent and reduced absenteeism by 10 percent and that every LEAP household enrolled at least one member in the National Health Insurance Scheme. This therefore answered the question whether household heads ensured compliance to the co-responsibilities of the LEAP programme was very encouraging in the North Gonja District.

CHAPTER FIVE

SUMMARY OF KEY FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 INTRODUCTION

Having examined the results in the previous chapter, this chapter presented summary of major findings, conclusion and recommendations of the study. The findings of the study emanated, mainly, from the reviewed literature and the analysis of results from field work. Appropriate recommendations from the study are highlighted to show how the LEAP intervention can serve as a tool to reducing poverty in Ghana and the North Gonja District to be specific.

5.2.1 Summary of key findings

This research was aimed at assessing the impact of Livelihood Empowerment Against Poverty-LEAP Program on poverty reduction in the North Gonja District of the Northern Region. The major findings of the study were grouped under the following headings:

- a. The Reviewed Literature
- b. Demographic Characteristics of LEAP Beneficiaries
- c. Factors that influence the targeting and selection process of the programme in the North Gonja District
- d. Utilization of the LEAP cash grants among beneficiaries.
- e. Compliance to LEAP Conditionalities by beneficiaries.
- f. General impact of the LEAP programme on poverty reduction among beneficiaries in the North Gonja District

5.2.2 Major Findings from the Reviewed Literature

Findings from the literature reviewed in this study suggested that empowerment and protecting the vulnerable in society is the surest way of helping LEAP the less privileged out of their prevailing difficulties hence the adaptation of the Right-Based Approach and the Entitlement Theory respectively to review literature for this study.

It was also found that LEAP programme did not only leads to increase in school enrolment among children, it also made healthcare more assessable to beneficiaries and that consumption and food security equally increased in LEAP beneficiary households.

5.2.2 Findings from the Demographic background of Beneficiaries

The major findings from the demographic characteristics of respondents included but not limited to the following.

It was found that, 74.8% of the LEAP beneficiaries interviewed are above sixty (60) years while 26% are below (60) years. Also, 55.1% and 49.1% represent female and males respectively. Again, 47.4 of the respondents were married while 1.9% were not married with 47.7% were widows. Furthermore, 93% of the respondents had no form of education with the remaining 3% educating themselves up to primary and middle level. Finally, 72.9% of the respondents were Christians as against 27.1% of Muslims.

5.2.3 Findings from the factors that affect the targeting and selection processes of the LEAP programme

The major findings on the factors that affected the targeting and selection processes of the LEAP programme in the North Gonja District revealed that the right processes were followed devoid of political and other influences that could have mared the targeting processes even

though the results equally showed clear evidence of inclusion errors where some respondents did not meet the eligibility criteria for selection into the programme yet they were beneficiaries.

5.2.4 The LEAP Grant Utilization

To sum up the findings on the utilization of the cash grant amount among the LEAP beneficiaries in the North Gonja District, it became evident that the major findings on the factors that affected the targeting and selection processes of the LEAP programme in the North Gonja District revealed that the right processes was followed devoid of political and other influences that could mar the targeting processes even though the results equally showed clear evidence of inclusion errors where some respondents did not meet the eligibility criteria for selection into the programme yet they were beneficiaries.

5.2.5 Compliance to LEAP Conditionality By Beneficiaries

The research revealed that the extent to which the LEAP beneficiaries in the North Gonja District complied to the co-responsibilities of the LEAP programme is very encouraging since evidence from the study revealed that all the LEAP beneficiaries were registered on the NHIS, and their children of school going age were all enrolled in school and had registered and had birth certificates.

5.3 RECOMMENDATIONS

Some of the reasons behind the implementation of the LEAP programme in Ghana was to provide an unconditional cash grants to the aged, the orphans, and the severely disabled persons without any productive capacities so as to empower them economically and make them socially inclusive. It was also intended to increase their consumption at the household

level. However, the cash grant amount the beneficiaries received is nothing to write home about. It is for this and many other reasons that the following recommendations are essential for the strengthening and sustainability of the LEAP programme as a policy for easing the burden of the extremely poor and vulnerable groups in society.

In the first place the researcher in this study recommends an increase in the current cash grant amount from between 64.00 and 106.00 to a very substantial amount that can be more useful to the beneficiaries and their entire households. While recommending this, however, a more permanent and sustainable policies should be crafted to “teach poor and vulnerable people how to fish rather than given them fish.” This is to say that LEAP beneficiaries cannot be given money continuously as it creates lots of dependency on the national coffers.

Secondly, the LEAP programme’s targeting and selection processes have been cited by some of the respondents and the District Social Welfare Officer as a major set back for the intervention. It is therefore, recommended to the Ministry of Gender, Children and Social Protection to adopt a more effective targeting and selection methods that will ensure an improved coverage of the very people for whom the programme is intended for. Evidence from the findings showed clearly that as high as 26% of the respondents were between 30 and 45 years which clearly is fell outside the eligibility age for the programme hence suspicion of a possible inclusion and exclusion errors which can be handle using a more appropriate targeting mechanism which should be done devoid of political, sectional and clanship affiliations of intended beneficiaries.

Furthermore, it was evident, from the analysis and discussion in this study, that the LEAP programme, undoubtedly is a good social intervention for its major role in support the

vulnerable in society to acquire their basic needs which necessarily led to poverty reduction in Ghana and North Gonja District to be specific. The researcher, therefore, recommend that current and subsequent governments should continue to liaise with foreign donors especially DFID and the World Bank to commit more resources to the programme both technical and financial, to ensure the sustainability of the programme. It will, therefore, not be out of order to appeal to the current International Monetary Fund (IMF) bailout part of which is targeting for social protection to be utilized prudently to meet the expectations of Ghanaians and the vulnerable groups.

Also, under the current payment structure, as revealed by this study, not only did the beneficiaries complained of the meager amount of between 64.00 and 106.00 they were being paid, they added this amount was received every two months. Some respondents, however, alluded even the payments sometimes delay more than two months. It is recommended, all the same, that the authorities should not only increase the cash grant, they should also pay the grant to the beneficiaries on monthly basis instead of the bimonthly basis that is being practiced currently. When the payment schedules are restructured it will reduce beneficiaries' anxieties so as to be able to plan well with regards to the usage of cash grants.

Besides, though every LEAP beneficiary is a registered member of NHIS in the North Gonja District, they had a serious challenge when it comes to renewing the NHIS cards when they expired. Reason, according to the beneficiaries and confirmed by the Social Welfare Officer that Daboya, the District capital does not have an NHIS office and that the entire residents including the LEAP beneficiaries have to rely on the mother District, West Gonja for the NHIS services. It is for this reason the researcher recommended an office and staff be provided by the authorities concerned to provide make quality healthcare delivery a reality

not only to the benefit of the LEAP beneficiaries but the entire inhabitants of the district at large.

5.4 CONCLUSION

It was undoubtedly clear from this study results and discussions that, social protection is a tool for sustainable development of modern societies which ensured breaking the cycle of extreme and chronic poverty, access to good health care and education, care for the elderly and soon. The costs and impact of neglecting social protection for the poor and the marginalized in society are so dire that effort should, under no consideration, be made to turn a blind eye to social protection in Ghana and the world at large.

The benefits of the LEAP programme were so numerous from this study that all hands need to be on deck to foster a collective effort toward the sustainability of the programme not just in the North Gonja District in particular but Ghana as a whole. People outside the LEAP family including the researcher in this study see the cash grant amount to be very meager and wondered how helpful the programme was to the beneficiaries considering the kind of people they are.

Conclusively, the LEAP cash grants alone cannot leap people out of poverty as the programme intended. As such, LEAP implementation agents, in their wisdom, for saw this and created co-responsibilities and linkages of the programme to other social intervention programmes in the areas of education, health and many other sectors which granted the beneficiaries the opportunity to access social services free of charge. As a result, an assessment of the Livelihood Empowerment Against Poverty Programme (LEAP) in the North Gonja District revealed positive impacts on poverty reduction.

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APPENDICES
RESEARCH QUESTIONNAIRE

Kwame Nkrumah University of Science and Technology

College of Architecture and Planning

Department of Planning

MSc Development Policy and Planning

Questionnaire on an Assessment of the Livelihood Empowerment Against Poverty Programme in the Bongo District, Ghana.

This study is being conducted to assess the impact of Livelihood Empowerment Against Poverty-LEAP programme on poverty reduction in the North Gonja District. This is in partial fulfillment of the requirement for the award of a Master of Public Administration with Kwame Nkrumah University of Science and Technology. I hereby, solicit your support and consent in this study. I promise that the interview will be very brief and that all information for this study would remain utmost confidential and would be used for purely academic purposes. In the event of citing a source of response, your expression permission will be sort before use.

This questionnaire is divided into four sections base on the study questions and objectives. Section A looks at the demographic backgrounds of LEAP beneficiaries in the North Gonja District; section B examine the factors that affect the targeting process of the LEAP programme in the North Gonja District; section C also examines how the LEAP grant is being utilized among beneficiaries and section D further examines the extent to which co-

responsibilities of the LEAP programme are being complied to by household heads of the programme.

1. Name of Community.....

2. Questionnaire No.....

3. Date.....

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SECTION A: DEMOGRAPHIC CHARACTERISTICS OF LEAP BENEFICIARIES

1. Age of respondent.....

2. Sex of Respondent 1. Male ☐ 2. Female ☐

3. Religious affiliation of respondent? 1. Christian ☐ 2. Islam ☐ 3. Traditional ☐ 4. Other(s) specify.....

4. Marital Status of Respondent 1. Married ☐ 2. Single ☐ 3. Divorced ☐ 4. Separated ☐ 5. Widowed ☐

5. Educational level of Respondent? 1. Primary ☐ 2. Middle school/JHS ☐ 4. Secondary/SHS ☐ Technical/Vocational/Secretariat ☐ 6. Tertiary ☐ 7. Not been to school ☐ 8. Other(s)

6. Size of household.....

SECTION B

FACTORS THAT AFFECT THE TARGETING PROCESS OF THE LEAP PROGRAMME IN THE NORTH GONJA DISTRICT

1. Are you a beneficiary or a caregiver?
 - A. Primary caregiver
 - B. Seconadry caregiver
 - C. Beneficairy
2. Who informed you about the programme?
 - A. CLIC members
 - B. A colleague beneficiary
 - C. Assembly person
 - D. Community member
 - E. Other.....specify (.....)
3. Who enrolled you onto the LEAP programme?
 - A. A CLIC member
 - B. A community member
 - C. An assembly person
 - D. Social welfare officer

E. Other.....specify (.....)

4. What is your relationship with him/her?

A. LEAP implementing agent

B. A brother

C. Family member

D. An Uncle

E. Other.....specify (.....)

5. Will you say politicians played a role in the targeting and enrolment processes?

A. Yes

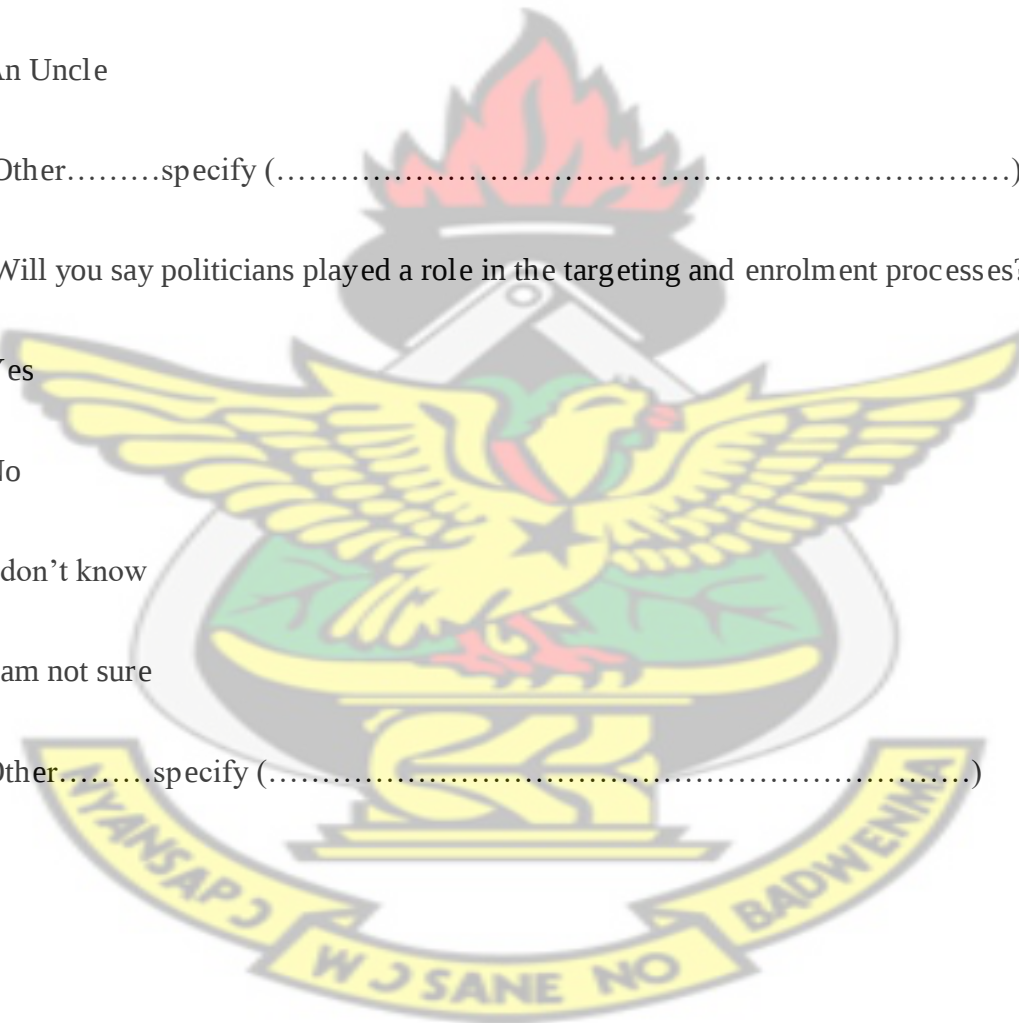
B. No

C. I don't know

D. I am not sure

E. Other.....specify (.....)

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SECTION C

HOW LEAP BENEFICIARIES UTILIZE LEAP GRANTS TO ENSURE IMPROVEMENT THEIR LIVING CONDITION?

6. What was your main source of income before you became a LEAP beneficiary?

A. Farming

B. Petty trading

C. Livestock rearing

D. No source of income

E. Other.....specify (.....)

7. What is your main source of income now?

A. Farming

B. Petty trading

C. Livestock rearing

D. No source of income

E. Other.....specify (.....)

8. How much do you take as your LEAP grant?

A. GHC 64.00

B. GHC 76.00

C. GHC 88.00

D. GHC 96.00

E. GHC 106.00

9. What do you use the amount you selected above on?

A. Food

B. Education

C. Health

D. Trading

E. Otherspecify (.....)

10. Other family members outside the household depend on the LEAP grant as well.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

SECTION D

Extend to which co-responsibilities of LEAP programme are being carried out

11. I am on NHIS.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

12. All children in my household are enrolled in school.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

13. All children in my household are registered on NHIS.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

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14. I renew NHIS cards for my household regularly.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

15. All children in my household are registered with birth and death.

A. I agree

B. I disagree

C. I strongly agree

D. I strongly disagree

END OF INTERVIEW

Thank you for your time.

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