

SOCIAL INTERVENTIONS MONITORING PROJECT

*LEAP MONITORING & BENEFICIARY ASSESSMENT REPORT
(a Beneficiary Assessment of Service Delivery of Ghana's
Cash Transfer Programme in selected districts in Jan 2014)*

Improving Social Intervention Service Delivery through Demand-Side Accountability

2014

A REPORT ON LEAP MONITORING AND BENEFICIARY ASSESSMENT CONDUCTED IN JANUARY 2014

a. Background

Social grants or cash transfers are widely acknowledged as one of the many tools for poverty reduction, particularly with its positive long term effects on the extremely poor and vulnerable. In 2008, Ghana piloted the **Livelihood Empowerment Against Poverty (LEAP)** programme to cover 1,654 beneficiary households in 21 districts with a monthly subsistence grant of GHC 8.0 to GHC 15.0 per month. As of November 2013, the LEAP programme had reached over 74 000 households in 99 districts across the 10 regions of Ghana with transfer value of between Ghc48 and Ghc90 depending on the number of eligible beneficiaries within a household.

Some of the key challenges facing the programme are the lack of a grievance and complaints mechanism and limited data on beneficiary feedback to drive evidenced-based programme improvements and design. Demand-side accountability, involving citizens assessing performance and holding service providers and public officials accountable, has been weak or ignored so far. Civil society organizations also have vital roles to play in the governance and accountability of a society's social protection system if it is to function coherently and effectively. These include assisting powerless and marginalized groups to make claims effectively against their defined levels of entitlement; and applying pressure on public sector providers of social assistance and social insurance in order to ensure transparency and accountability in the implementation of schemes. A beneficiary assessment of the LEAP service-delivery is one way of addressing the above.

b. Approach

African Development Programme, a national CSO, undertook a beneficiary assessment of the LEAP service-delivery in line with demand-side accountability in *January 2014*. It is intended to provide feedback from the right-holders (LEAP beneficiaries) about the services rendered to them. ADP investigated issues on service providers (duty-bearers) interactions during payments; beneficiary knowledge on emerging issues about the programme; how the cash transfer is benefitting beneficiaries at a particular point in time; and what is working well.

Two (2) districts were studied during the nationwide payment period (January 27 – 31, 2014) to enable inter-district comparison. The districts, purposively selected were **Ga East Municipality in the Greater Accra Region and Amansie West Municipality in the Ashanti Region**. 5% of beneficiary households in these districts (741 and 977 respectively) were randomly selected and studied.

A combination of beneficiary interviews through simple questionnaire and observation of payment processes were used to gather relevant information on the issues to be assessed above.

Unless otherwise stated, the findings apply to both districts studied. Peculiar issues highlighted in a particular locality should be interpreted and confined to its context, unless similar situations exist elsewhere.

c. Findings

i. Respondents

The study showed that females formed the majority of beneficiaries (70%) whilst their male counterparts formed 30%. This is reflective of the population trend in Ghana (2010 Population and Housing Census) where females constitute a greater portion of the country's population. It also affirms the gender dimension to poverty and inequality situation in Ghana, especially in rural and peri-urban communities. Also, it confirms the fact that for most LEAP beneficiary households, females were more likely to be heads of the household.

Again, in terms of beneficiary status, 41% fell in the aged category, 57% caregivers of orphans and 2% disabled. Whilst the cash transfer sets in place exit strategies for various categories, what remains a grey area is that of the aged.

ii. Knowledge on Transfer Amount and Frequency

The study showed that **none** of the sampled beneficiaries could tell how much was due them. When probed further, most responded to the effect that all they needed was their money reaching them. Consequently, respondents were asked whether they knew the number of times they were to receive the cash transfers within a year. In response, over 94% indicated they had no knowledge on the regularity of transfer disbursed with only 3% of respondents mentioning “every 3 months” and “4 times” as their answers.

What the above answers reveal is that very little is being done in the area of effective communication through beneficiary sensitizations. The opportunity of utilizing payment days as means of exchanging crucial information especially from duty bearers to enhance transparency and accountability in the delivery of cash is missed. As witnessed during the assessment, the primary activity undertaken during payment days was “handing out” of cash to beneficiaries after the exchange of pleasantries by the duty bearers.

Evidently, the key feature of **regularity** and **reliability** required of cash transfer delivery is weak within the districts studied. This picture is not so quite different from the rest of the country as between 2011 and 2013, several media reports¹ have highlighted the persistent delays in giving cash to the LEAP beneficiaries in Ghana



Figure 1 A Beneficiary Undergoing Identity Verification in Ghana
(taken with kind permission)

iii. Use of Cash by Beneficiaries

The use of cash transfer received by beneficiaries for feeding purposes received the highest mention (55%), followed by 48% for education, 22% for hospital / medications, clothes and settlement of debt. None of the respondents indicated whether they utilized some portion of the funds for any trading / business activity. The use of the money for feeding, especially, goes a long way to increase the purchasing power of the beneficiaries.

As supported by several studies on cash transfer², it was not surprising that majority spent their money in supporting feeding expenses for their families, health care and education. The World

¹ (both online and print media including www.modernghana.com/news/388468/1; Daily Guide 12-04-2012; www.myjoyonline.com/05Oct2013; www.ghanaweb.com/25july2013)

² Helpage International (2005), *Situation Analysis of Social Protection and Cash Transfers in Africa*, London – ILO (2003); GTZ (2005), *Social Cash Transfers – Reaching the Poorest. A contribution to the international debate based on experience in Zambia*.

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Development Report 2004 aptly affirms that “cash transfer programs can be a powerful way of promoting education, health, and nutritional outcomes”.

Whilst cash transfers have productive engagement intent, the lack of investment in trade or business by the sampled beneficiaries is an area that requires further investigation. Unlike the Zambian cash transfer piloted in Kalomo District in 2003 that saw 28% of beneficiaries investing a portion of their cash (in seed and small livestock), the same could not be said of the districts studied (despite the fact that there is difference in amount of transfer). This raises questions as to whether the amount of cash transfer is “enough” *or* whether beneficiaries require sensitization and knowledge on simple business opportunities to start *or* where they are doing some trading already, how to channel some of the cash into such businesses.

iv. Challenges with Cash Transfer and Service Delivery

The study revealed that 50% want an increment in transfer, 10% indicated delays in transfer as a



concern with the rest having nothing to say on any area of service delivery requiring redress.

The significant proportion seeking an increment in the transfer is supported by the fact that the rising cost in living (especially in the last 6 months) as exemplified by substantial utility increases and petroleum products hikes (average of 60% and 40% respectively)

diminishes the value of the cash transfer thereby reducing the purchasing power of the beneficiaries. This is worsened by the fact that the cash is not delivered when it is scheduled to be

Figure 2 Aged Women in Amansie West District in Ashanti Region awaiting their Cash (taken with kind permission)

given. Thus, what the beneficiaries could use an amount of Ghc48 for would require

at least 25% more.

On the issue of the nature of inter-personal relations between duty-bearers and beneficiaries, almost all respondents applauded the duty bearers for relating with them well (i.e. respect, kindness and friendliness). This is commendable and must be used as the foundation for obtaining

critical feedback from beneficiaries on various aspects of service delivery they are dissatisfied with for improvements. This should complement the formal mechanisms of organizing *forums, town hall meetings and other information, education and communication (IE&C)* activities to deepen beneficiary and community knowledge, awareness and participation in order to foster ownership and increase accountability. This is especially important since close to 70% of sampled beneficiaries indicated that no updates on the LEAP programme are given them by the duty-bearers.

v. General Issues

The study revealed that the January 2014 payment was in respect of September-October 2013 arrears due the beneficiaries. That of November-December 2013 payment was outstanding. This situation confirms the responses given as to the worry over delays in receiving cash transfers and its concomitant effects on the beneficiary households.

d. **Recommendations**

In view of the findings of this assessment and given the widely recognized impact on cash transfers on individuals, family and community level, self-help capacities, pro-poor growth and achieving the MDGs on poverty, education and health outcomes, the following measures are proposed:

- Stronger **political will** needs to be demonstrated through the timely release of cash transfer to these vulnerable and extremely poor households in Ghana. Much effort needs to be done by not conveniently sacrificing social development objectives in times of economic difficulties. The LEAP programme in Ghana has a unique opportunity to be strengthened and well delivered given the fact that a social-democratic party occupies the reins of government. This should not be missed.
- Further to this, the **financial resources** for the programme need a “legal foothold” through the timely passage of a National Social Protection Policy to ensure sustainability and reliability of government funding. The unbearable delays to an already meager amount of cash coupled with rising costs of living is unacceptable and needs to be tackled with a high sense of urgency.

- The **administrative capacity** of the Department for Social Welfare and service providers needs to be built to enable them offer essential services of monitoring and evaluation of the programme. The design of the new LEAP M&E framework is worthy of mention. However, the needed logistics and resources needed to effectively implement the new framework in order to obtain critical information / feedback for evidenced-based decisions and programme improvements is crucial. This would contribute to fashioning our cost-effective strategies of delivering this cash transfer.
- There is the **urgent need** to engage civil society in leading and supporting a social accountability component in the LEAP programme delivery to fill the gaps of poor awareness and knowledge among beneficiaries and wider communities, the absent grievance and complaints mechanism and weak beneficiary-driven demand for accountability. Further, the needed collaboration for enhanced service-delivery of the cash transfer would be engendered through various development communication and social accountability activities by credible CSOs. The support of **development partners** (including UKs-DFID, FAO and UNICEF) to CSO-led initiatives that delivers the above is crucial in providing value-for-money for the taxpayers of these partner-countries.

Research undertaken as part of series of research / publications on various social interventions to promote evidence-based advocacy and improvement in service delivery of social interventions. ADP research team was led by Charles Othniel Abbey and included Elsie Eleanora Odonkor, David Boateng and Kwadwo Dickson.