

2014

AFRICAN DEVELOPMENT PROGRAMME

*Improving Social Intervention Service Delivery through Demand-Side  
Accountability*

# **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 May 2014)

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# LEAP MONITORING & BENEFICIARY ASSESSMENT REPORT

## Introduction

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 reached over 74 000 households in 99 districts across the 10 regions of Ghana.

One of the key challenges facing the programme is 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. Norton *et al* (2001)<sup>1</sup> assert that 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.

## Approach

A beneficiary assessment of the LEAP service-delivery in line with demand-side accountability will be utilised. It is intended to provide feedback from the right-holders (LEAP beneficiaries) about the services rendered to them. Issues on service providers (duty-bearers) interactions during payments; beneficiary knowledge on emerging issues about the

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<sup>1</sup>Norton, A., Conway, T. and Foster, M. (2001). *Social Protection Concepts and Approaches: Implications for Policy and Practice in International Development*. Overseas Development Institute, UK.

programme; how the cash transfer is benefitting beneficiaries at a particular point in time; and what is working well will be investigated.

Two (2) districts were studied during the nationwide payment period (April, 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 was used to gather relevant information on the issues to be assessed above.

## **Findings:**

### Respondents

The study showed that 71.67% are females while 28.33% are males. This is a reflection on the recent census of 2012 of which females form the majority of Ghana's population. The percentage difference of females over males also affirms the gender dimension to poverty and inequality in the country.

The study further reveals that among the respondents 53.33%, 36.67%, 10% and were the aged, caregivers of orphans, and disabled respectively.



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

### Knowledge on Transfer Amount and Frequency

The study shows that 80% of the beneficiaries have no knowledge of the amount due them. 20% of the beneficiaries were fully aware of the amount due them as compared to our previous report where none of the sampled beneficiaries could tell how much was due them. Furthermore, respondents were asked whether they knew the number of times they were to receive the cash transfers within a year. In response, 85% said they were not aware of the

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number of times they should receive transfer. 15% said they know how often they are to receive the transfer in a year. Out of those who had knowledge on frequency of payments; 8.33% said 4 times in year and 6.67% said 3 times in a year.

The above information indicates that the sampled beneficiaries' knowledge on transfer amount has improved a little since in the previous report, none of the respondents could tell how much was due them. This achievement may be attributed to the impact the first monitoring report had on duty bearers and right holders on the whole.

Evidently, the key feature of regularity and reliability required of cash transfer delivery is weak within the districts studied. It must be noted that irregular payment due to delayed receipt of funds at the central level has limited the impact of the transfer (www.unicef.org/ghana/gh-resources-LEAP-briefing-papers). From further investigations,



beneficiaries are not able to take considered decisions about how to use the transfer—to plan ahead, to invest, to save because of delay in payment of cash. This does not augur well for proper financial planning and management. Generally speaking, beneficiaries' understanding about the purpose of the cash transfer is relatively low.

**Figure 2 A section of beneficiaries and officials of Department of Social Welfare at pay point in the Amansie West District (taken with kind permission)**

### Use of Cash by Beneficiaries

The study revealed that 36.67%, 25%, 21.67%, and 16.67% of the respondents used the cash transfer received on feeding, medicals, education, and investing in their farm/trade activities respectively.

The above figures show that majority of the LEAP beneficiaries spend much of the cash received on nutrition, health, and on education.

ADP's previous monitoring report on LEAP, showed none of the respondents utilizing some portion of the funds for any trading / business activity<sup>3</sup>. However the above information gives a significant percentage of the sampled beneficiaries using some portion of the cash transfer received on the farm activities and for trading. The question then is why such a remarkable improvement this time? We believe that the message shared with duty bearers of the two districts (Ga East Municipality in the Greater Accra Region and Amansie West district in the

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Ashanti Region) from ADP's first LEAP monitoring report has really made an impact. This also affirms the claim of the Director of the department of social welfare in Amansie West district that ADP's first monitoring report on LEAP will go a long way to improve their work on LEAP. However one key concern to be addressed is the worrying trend of beneficiaries using money to access health care. Particularly in the Ga East Municipal Assembly beneficiaries were not aware that being on LEAP grants them the opportunity to be automatic members of the NHIS. Beneficiaries therefore still need to be educated on benefits that come with being on LEAP so they can use their money judiciously.

### Challenges with Cash Transfer and Service Delivery

The study revealed that 60% want an increment in transfer, 15% indicated delays in transfer as a concern with 16.67% having nothing to say on any area of service delivery requiring redress.

The percentage of beneficiaries who want an increment in transfer as compared to our first monitoring report on LEAP has increased by 10%. The significant proportion seeking an increment in the transfer is supported by the fact that the rising cost in living has increased and this is shown by the current inflation rate rising from 14.7% in April, 2014 to 15.3% in July, 2014 (Ghana Statistical Services). Hence limiting the impact of the cash transfer

In terms of service delivery 96.67% of respondents commended duty bearers (officials) for relating well with them with 3.33% of respondents showing dissatisfaction of duty bearer's attitude towards them. This shows that formal mechanisms should be put in place to obtain feedback from beneficiaries on those aspects of service delivery they are not happy with that needs to be addressed for effective delivery of services. We believe that such formal mechanisms (like forums, town hall meetings) will ensure demand side accountability of the cash transfer.

Again 51.67% of the sampled beneficiaries indicated that duty bearer's update them on the LEAP programme with 48.33% of respondents indicated that no updates on the LEAP programme are given them by the duty- bearers. We can hereby conclude that, key lessons from first LEAP monitoring report by ADP have been learnt by duty bearers in those districts where the study was done. This is supported by the fact that in first LEAP monitoring report 70% of respondents indicated that no update on the LEAP programme was given them by duty bearers.

### Survival from Last Payment Date

Out of the sampled beneficiaries, 56.67% survive through self- support, 21.67% survive through the help of family members, and 11.67% survive through their own farm/business

activities with 10% surviving through borrowing from last payment date until another transfer is made.

This reveals that 10% of the sampled beneficiaries will always be in debt until another transfer is received. This is quite serious since the 10% of sampled beneficiaries would have to use the next payment to settle their debt. This implies that sensitizing beneficiaries on simple business opportunities is very vital so break the cycle of poverty for the next generation.

### General Issues

The study revealed that the April 2014 payment was in respect of November-December 2013 arrears due the beneficiaries. That of January-February 2014 payment was outstanding. This situation confirms the responses given as to the worry over delays in receiving cash transfers.

### **Recommendations:**

Looking at the unique nature of cash transfers in helping the current generation in poverty, as well as breaking the cycle of poverty for the next through the development of human capital, the measures are recommended:

- The government should ensure the timely release of funds in order to avoid the irregular payment of the transfer.
- Other pro-poor policies such as the health insurance scheme should be strengthened so that a significant proportion of beneficiaries will not need to spend the entire transfer amount on medication
- We still recommend that there is the 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.

### **Conclusion**

In conclusion the study revealed that there has been a marginal improvement in the knowledge sharing on the LEAP programme. Beneficiaries as well as duty holders appreciated the effort made by ADP in conducting this study. However there is the need to continue constant monitoring of payments and engaging more with citizens on some of these social protection programs so as to promote accountability and to the achievement of program goals.

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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, and David Boateng.

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