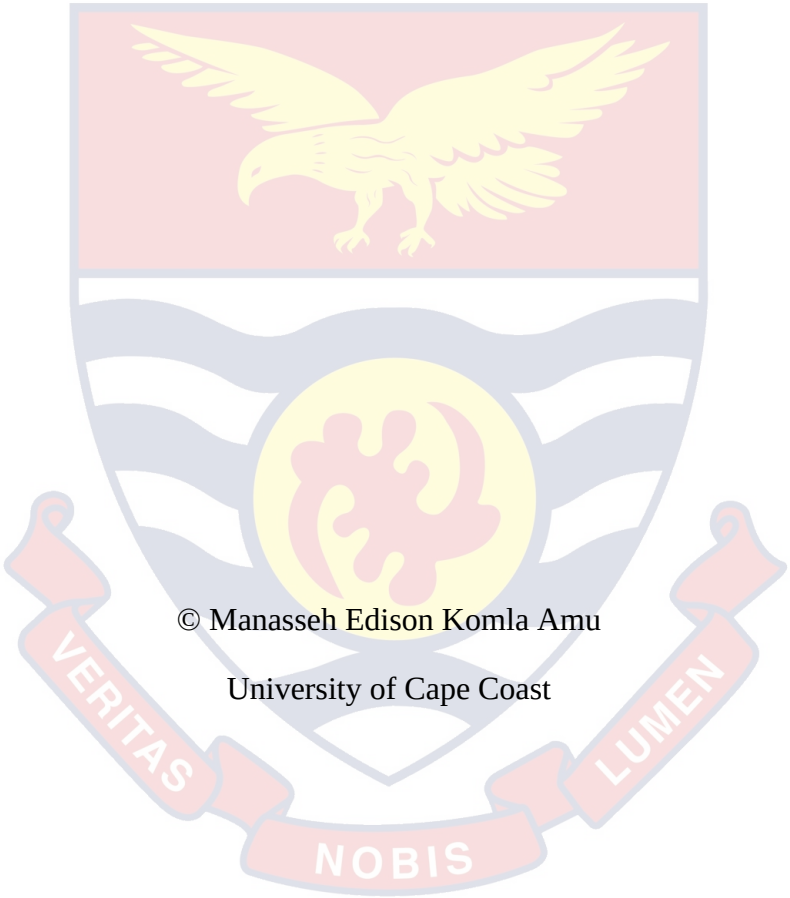
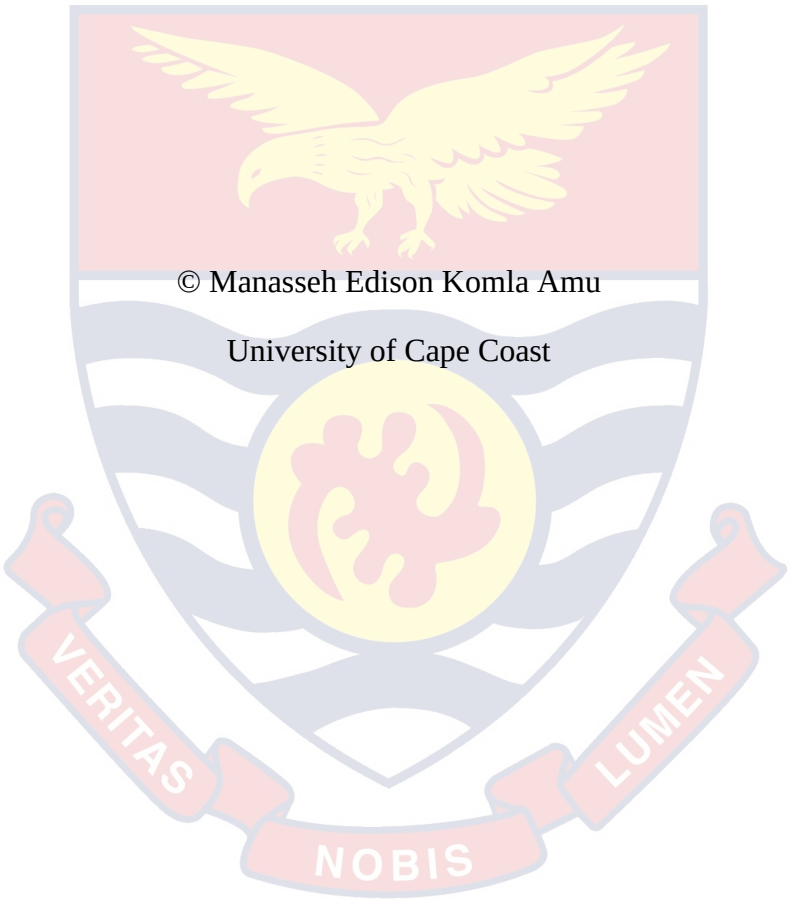


UNIVERSITY OF CAPE COAST

IMPLICATION OF 'LEAP' ON THE EDUCATIONAL WELL-BEING OF ORPHANED AND VULNERABLE SCHOOL CHILDREN IN THE HO MUNICIPALITY OF GHANA

MANASSEH EDISON KOMLA AMU

2019



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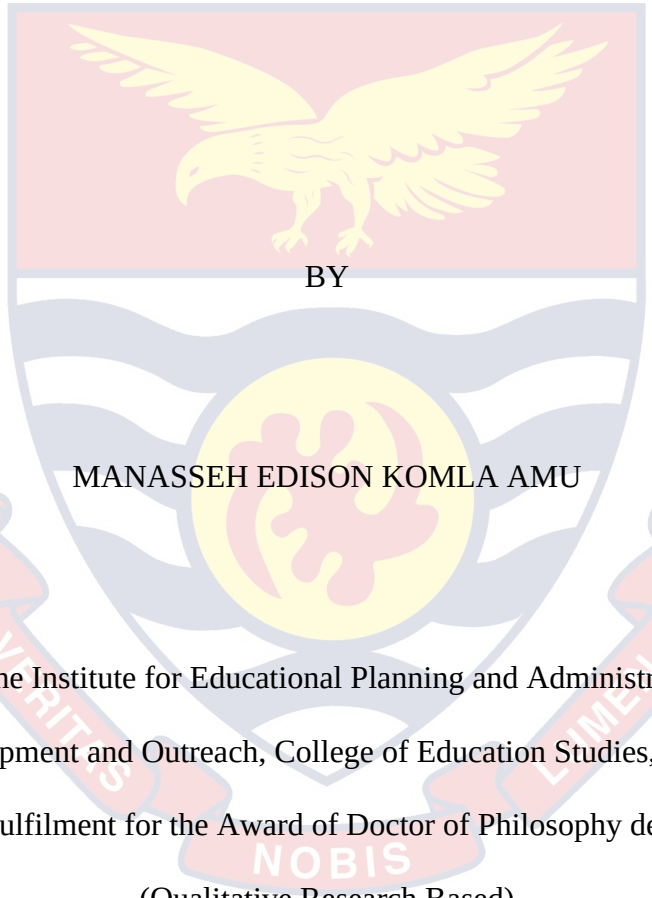

BY

MANASSEH EDISON KOMLA AMU

Thesis Submitted to the Institute for Educational Planning and Administration of the School of Educational Development and Outreach, College of Education Studies, University of Cape Coast, in Partial Fulfilment for the Award of Doctor of Philosophy degree in Education (Qualitative Research Based)

October 2019

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature…..……. ……. Date ……..

Name: ……

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature……Date …….

Name: ……

Co-Supervisor's Signature……Date…….

Name: ……

ABSTRACT

The purpose of the study was to explore the contribution of the Livelihood Empowerment Against Poverty (LEAP) programme to the educational well-being of orphaned and vulnerable school children (OVCs) from beneficiary households in the Ho Municipality of Ghana. The overarching research question that guided the study was 'how has LEAP contributed to the educational well-being of beneficiary households?' Five specific research questions were developed out of this question. The design adopted for the study was qualitative phenomenology. Simple random and Purposive sampling techniques were used to select ten (10) households with OVCs, Ten caregivers and eleven teachers for the study. Data was collected from the participants using the interview guide. The data was manually categorized to generate similarities and differences in opinions which were used to form the themes around which the discussions were based. The findings showed that in general, the grant helped to improve the educational well-being of the school children, especially by meeting the direct educational needs of the children. There was also a reported improvement in the households' ability to meet the educational needs of the children during the grant period compared to the period before the grant. Some households reported stagnation and deterioration in their ability to meet the educational needs of the children during the grant period. Based on these findings, it was recommended among others that Government of Ghana should rather operate scholarship schemes for these children or empower the caregivers economically to be able to take care of the educational needs of these children. The findings have far reaching implications for the improvement of the educational component of the LEAP programme.

ACKNOWLEDGEMENTS

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My first gratitude goes to my Principal and Co-Supervisors, Prof. Frederick Ocansey and Dr. Marie A. B. Bakah respectively for their guidance and support. I also owe a great deal of gratitude to all the Academic Senior Members and my Ph. D colleagues of Institute for Educational Planning and Administration for their constructive criticisms and suggestions which helped to shape the work.

I am indebted to the participants of the study who provided useful and in some cases sensitive information for the success of this work. I wish to express my sincere gratitude to my wife Emefa Makafui Sefenu and my children for their patience and understanding. I am grateful to Ms. Mabel Adanuty, Miss Anita Domoah, Dr. Michael Kudi and Ms. Sophia Komasi for the various roles they played in the success of this work. I also owe a great deal of gratitude to my brother, Mr. Ephraim Amu and Dr. Eugene Johnson for their concern and encouragements.

Finally, I acknowledge any other person who might have contributed to the success of this work in one way or the other.

DEDICATION

In Memory of My Father, Renaultus Kwesi Amu, Brother Ernest Akpe Quashie and Sisters, Abigail Success Amu and Mawunyo Ivy Sunu.

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LIST OF ACRONYMS

BFP	Bolsa Famılia Programme
CT	Cash Transfer
CCT	Conditional Cash Transfer
CLIC	Community Leap Implementation Committee
COPE	Care of the Poor
CDSHSP	Community Day Senior High School Project
DEOC	District Education Oversight Committee
DLIC	District Leap Implementation Committee
GETFund	Ghana Education Trust Fund
GoG	Government of Ghana
(G)SFP	(Ghana) School Feeding Programme
GPRS I	Ghana Poverty Reduction Strategy I
GPRS II	Ghana Poverty Reduction Strategy II
IFPRI	International Food Policy Research Institute
IPC	International Poverty Centre
LEAP	Livelihood Empowerment Against Poverty
MDG	Millennium Development Goals
MGCSP	Ministry of Gender, Children and Social Protection
MLGRD	Ministry of Local Government and Rural Development
MoH	Ministry of Health
MoE	Ministry of Education
MoFA	Ministry of Food and Agriculture
NDPC	National Development Planning Commission

OMP	Oxford Policy Management
OVC	Orphaned and Vulnerable Children
PSNP-DS	Ethiopian Productive Safety Net Programme – Direct Support
SEIP	Secondary Education Improvement Project
SFP	School Feeding Programme
SITs	Social Inclusion Transfers
SMC	School Management Committee
TASAF	Tanzania Social Action Fund
UCTs	Unconditional Cash Transfer
UNHCR	United Nations High Commissioner for Refugees

CHAPTER ONE

INTRODUCTION

Background to the Study

Ghana's economic and democratic credentials have been extoled as one of the best in Africa. The economic success story of Ghana dates back to the 1980s when Ghana signed up to the International Monetary Fund (IMF) for the Structural Adjustment Programme (United States Central Intelligence Agency (USCIA), 2012). Ghana's economy has been strengthened through relatively sound management, a competitive business environment, and sustained reductions in poverty levels (USCIA, 2012). Ghana is well endowed with natural resources and agriculture accounts for roughly one-quarter of Ghana's Gross Domestic Product (GDP) and employs more than half of the workforce, mainly small landholders (United States Central Intelligence Agency, 2012).

The services sector in Ghana is robust, accounting for 50% of GDP (United States Central Intelligence Agency, 2012). Gold and cocoa production and individual remittances are major sources of foreign exchange. Oil production at Ghana's offshore Jubilee field began in mid-December, 2010, and this has boosted economic growth. Consequently, in 2011, Ghana's economy grew by approximately 14.4 percent, a level of growth that was attained only by three

other countries the world over (United States Central Intelligence Agency, 2012). During the same period, per capita income grew steadily from USD 2,600 in 2009 to USD 2,800 in 2010. Ghana is now a middle income country. Reports stipulate that, Ghana, as a country was on the path to half poverty by 2015 (World Bank, 2010). Due to this success story, many Ghanaians have moved from the poverty bracket to the middle income status.

Irrespective of these remarkable economic achievements, poor families or households still remain pervasive and a challenge to the government and people of Ghana (Ghana Statistical Service, 2013, Ministry of Gender, Children and Social Protection, 2016). Of late, the use of the term poverty goes beyond economic deprivation. It also involves the measurement of social indicators of access to education, health, and general well-being indicators (Nolan & Whelan, 2010). The issue of poverty is a complex construct which defies a singular explanation and is very complex to define (Ghana Statistical Service, 2013). Nolan and Whelan (2010) indicate that the reductionist approach to poverty definition with excessive emphasis on one aspect such as economic resources, cannot take us far enough in understanding what factors lay at the core of the poverty issue. Economic poverty and social exclusion are mutually inclusive and are both related to educational exclusion as the two deny families access to education. This is because the families cannot afford direct and indirect educational expenses.

A major strength in the measurement of poverty can be said to be the combination of both economic and social trends. The blend of economic pointers

with social indicators seems to provide a better measure due to its explicit recognition that there is much more to 'well-being' than economics. While poverty studies have adopted three broadly constructed definitional and measurement approaches – economic well-being, capability, and social exclusion – meaningful efforts are yet to take place to integrate them. For this study, the three dimensions are lumped together to ensure this meaningfulness. To be able to generate adequate index of economic and social indicators that provide a good and bigger picture of the situation of the poor households, a better measure of access to resources needed for a decent standard of living in education is required (Ghana Statistical Service, 2013).The educational well-being is a measure of access and retention of household members in schools as well as being able to meet their direct and indirect educational needs.

Globally, poverty has become a challenge for many countries, especially in this era of global economic recession (United Nations, 2000). Recent events in the developed European countries like Greece and Spain lend credence to this. Likewise, the famous or infamous Arab awakening and some conflicts in other parts of the world are an attestation of the fact that poverty and social deprivation are worldwide phenomena that require worldwide attention. Globally, efforts are being made to address the issue of social exclusion and poverty. A classic example of such efforts is The Millennium Development Goals (MDGs), signed by the United Nations (UN), to have been achieved by the year 2015 (United Nations, 2000). The MDGs address many different aspects of extreme poverty. The first goal was to half the proportion of people living in extreme poverty

during the years from 1990 to 2015. The second was to achieve universal basic education. It aimed at ensuring that, by 2015, children everywhere, boys and girls alike, would be able to complete a full course of primary schooling. The attainment of MDG goal two depends so much on the attainment of MDG one. To attain universal basic education coverage, households must be taken out of the poverty bracket.

It has been argued therefore that the impact of economic insecurity on well-being has received too little attention despite the precariousness of daily life for many inhabitants of poor countries (in which Ghana is not an exception) and the manifest importance of welfare (Osberg & Sharpe, 2005). This welfare does not exclude the educational welfare of the poor or deprived. The educational impacts of these economic insecurity, especially, have been under explored in many parts of Ghana. Townsend (2010) noted that many people have been uneasily aware of the problems of defining necessities like housing, clothing, or fuel and light. How these necessities affect the ability of households to meet their educational needs and improve their educational well-being have not been well researched within the context of the LEAP programme of Ghana.

Households need many items to improve their educational well-being. They may need to provide a space in the home for studies, tables to study on, good nutrition to be able to undertake academic work, and other implicit and explicit costs that are involved in education such as payment of some levies, buying school uniforms and stationery. Economic poverty has a great impact on households' ability to improve their educational well-being. Poverty significantly

affects the resources available to students to meet their educational needs. Due to this lack of resources, many students struggle to reach the same academic achievement levels of students not living in poverty (Locour & Tissington, 2011). This social gap is normally bridged by many states like Ghana with social intervention programmes some of which are specifically targeted at the educational sector.

Since 1983 when the government of Ghana adopted an IMF programme of structural adjustment, several attempts have been made to deal with the menace of poverty. These include the Ghana Poverty Reduction Strategy One (GPRS1) and GPRS 2. Both policies have yielded some results but the country is still plagued with cases of extreme poverty because a number of households still live far below the poverty line (extreme poverty) (World Bank, 2010) of less than one dollar a day. To address this issue of social deprivation, the government of Ghana, over the years, has put many other social intervention programmes in place. Some of these social intervention programmes are directly targeted at enhancing school enrollment and attendance especially among deprived and marginalised households. Some of the poverty reduction strategies adopted by the government of Ghana to help deal with inequalities in education are the capitation grant (Ghanney, 2014), the school feeding programme (Ghana School Feeding Programme, 2011; Kamaludeen, 2014), and the free uniform and exercise book programmes. This is a clear indication that Ghana as a country started dealing with the issues of poverty and inclusion in education long before the universal introduction of MDGs One and Two (Government of Ghana, 2016).

Reviews of some of these social intervention programmes have shown the relevance of many of them in addressing social exclusion and access to education by poor households in Ghana. This is to help win the debate on poverty which should be overcome by implementing Social Protection Strategies not only, for the short- but also for the long-term (Abebrese, 2011). A remarkable aspect of poverty is the fact that even though it is global in nature, it is also country specific and each country must device special unique strategies for dealing with it (Abebrese, 2011).

There have been different approaches in different countries to deal with the social menace of poverty. Cash transfer approaches have been used in many developing or emerging countries to tackle the extreme form of poverty and social exclusion. In the western world, such cash transfer programmes include the Bolsa Familia Programme in Brazil; which actually worked out efficiently with positive results (World Bank, 2011b), and the Mexico's Progresa Programme (Diaz & Handa, 2006). In Africa, cash transfer programmes exist in countries like Kenya – OT-OVC programme (Kenya OT-OCV Evaluation Team, 2012; Kenya OT-OCV Evaluation Team, 2012b; Asfaw, Davis, Dewbre, Federighi, Handa, & Winters, (2012), South Africa's child support grant (Samson, Heinrich, Kaniki, Regalia, Mac Quene, Muzondo, et al., 2011), Malawi's rural cash transfer programme (Davies & Davey, 2008; Schubert & Huijbregts, 2006) and Ghana's Livelihood Empowerment Against Poverty (LEAP) programme (Ministry of Gender, Children and Social Protection (MGCSP), 2013). These programmes have been found to improve the well-being of the beneficiaries in some parts of the world.

Ghana, as a country, has devised many different individualised approaches to deal with the social phenomenon of extreme poverty, including the Livelihood Empowerment Against Poverty (LEAP) programme. The government of Ghana has about 25 social protection programmes to provide social assistance, empowerment and capacity enhancing for the poor (MGCSP, 2013). But the Livelihood Empowerment Against Poverty (LEAP) is seen as the flagship of all the social protection programmes of Ghana (Oxford Policy Management (OMP), 2013; Ministry of Gender, Children and Social Protection, 2013) aimed at protecting the extreme poor, vulnerable and excluded/the disadvantaged, the aged and persons with disabilities. The LEAP programme compliments the vision of the MDGs which were designed to rid the world of the extreme cases of poverty (Ministry of Gender, Children and Social Protection, 2013).

LEAP is a social cash transfer programme which provides cash and health insurance to extremely poor households across Ghana to alleviate short-term poverty and encourage long-term human capital development. It also aims at reducing vulnerability, and diminish the exposure to risk to ensure a standard of dignity and well-being of the beneficiaries (Ministry of Gender, Children and Social Protection, 2013). As at December 2013, the programme had covered over 70, 000 households in 100 Districts nation-wide and the nation spends over tens of millions of US Dollars on the programme annually (Ministry of Gender, Children and Social Protection, 2013).

Statement of the Problem

Despite the economic success story of Ghana, many households, especially in the rural parts of Ghana, still live in a very dire economic depriving state (Ministry of Gender, Children and Social Protection, 2013). The efforts of government to deal with the problem have been numerous. However, many more households, especially in the rural areas, (Sowa, 2011) still live under such dire economic conditions with access to education being a major concern among these households. The government of Ghana has initiated many pro poor programmes since 1983 to help deal with the pervasiveness of poverty in Ghana and ensure universal access to basic education. Many of these policies were targeted at the educational sector to help increase access even by the deprived and poor families. One of such interventions is the Livelihood Empowerment against Poverty (LEAP) programme which started in March 2008 and provides cash transfer and health insurance to extremely poor households across Ghana to alleviate short-term poverty and encourage long-term human capital development through access to education by orphaned children.

The LEAP programme has been in operation since 2008. As a relatively new social intervention programme, there is paucity of research on the programme. Few baseline studies (Handa & Park, 2011; Park, Handa, Osei & Osei-Akoto, 2012) have conducted on the programme. These studies were basically surveys that took a broader view of the programme in terms of the programme's impact on the beneficiary households' general well-being. These studies concluded, among others, that the LEAP programme has some economic

benefits to the communities of the beneficiary households. They also added that the programme has contributed to the consumption and non-consumption expenditure of the households. As indicated earlier, these studies are basically surveys that took a broad view of the benefits of the programme. A major aspect of the programme that has not been given indepth attention by many of these researchers is the programme's contribution to the beneficiary households' quest to improve their human capital; thus, leaving the question of whether the programme has improved the educational well-being of the beneficiary households or not unanswered.

Even though some of these studies explored some aspects of the educational issues such as enrollment, and absenteeism among school aged children in LEAP beneficiary households, none of them focused on an in-depth exploration and explanation of the experiences of the beneficiary households related to meeting the educational needs and improving the educational well-being of Orphaned and Vulnerable Children (OVCs). An in-depth evaluation of the contribution of LEAP programme to the educational well-being of the beneficiary households has been left un-researched by the few researchers who researched on the programme. Also, if LEAP's aim among others is to improve long term human capital development among the beneficiary households (MGCSP, 2013), then the question of whether this has been achieved among the OVCs, through education is worthy of an investigation.

Also, a casual observation of some of the OVC LEAP beneficiaries in the Ho West District have shown that, even though these beneficiaries are on LEAP,

the children are still not in school and I began to wonder what possibly could have accounted for this.

It is against the backdrops of these gaps in literature and state of affairs of some OVC LEAP beneficiaries that the current study sought to explore how the educational well-being of children from beneficiary households in the study area have been met using the LEAP benefits.

Purpose of the Study

The purpose of the study was to explore the contribution of the Livelihood Empowerment Against Poverty programme to the educational well-being of Orphaned and Vulnerable children (OVC) from beneficiary households in the Ho Municipality of Ghana. It aimed specifically at exploring the educational expenditure that the households were able to meet with the LEAP benefits.

Research Questions

The broad and overarching research question that underpinned this study was 'how has LEAP contributed to the educational well-being of OV school children in the beneficiary households'?

Specifically, the study was guided by the following research questions;

1. In what ways does the LEAP grant contribute to the educational needs of OV school children in the beneficiary households?
2. Which aspects of the OV children's educational expenses are met with the LEAP grant?
3. How satisfactory is the LEAP grant in meeting the educational needs of OV school children from the households?

4. How do the beneficiary OV children describe how their educational needs were met before and during the engagement of their households in the LEAP programme?
5. How do the beneficiary households and teachers describe the contribution of the LEAP grant to the improvement in the schooling of OV children in the beneficiary households?

Significance of the Study

The significance of this study lies in its contribution towards the enhancement of the LEAP programme. A number of organizations, institutions and individuals will benefit from this research. The beneficiary households stand to benefit from the findings of this study as the study will seek to find ways of enhancing the programme. Various governmental institutions, non–governmental organizations and donor partners stand to benefit from the findings of this study as it will expose them to the extent to which the programme has achieved its desired objectives and how beneficiary families feel about the programme. This will ultimately lead to the improvement of the programme.

Specifically, the Ministry of Gender, Children and Social Protection through the Department of Social Welfare stands to benefit from the findings of this study as the findings will guide them in the formulation and the implementation of social welfare policies to help reduce poverty and vulnerability. Non-governmental agencies such as Catholic Relief Agency, Action Aid Ghana, US Aid among others will also be guided by the findings of this study

as they formulate poverty reduction strategies to help vulnerable persons and especially children to have access to education.

The beneficiary households and specifically, OVCs will benefit greatly from the study as the findings will bring to the fore the challenges that are associated with the current policy and its implementation. This will lead to the enhancement and the improvement in the LEAP programme to benefit the recipient children.

Delimitation

The focus of this study was not on a total evaluation of the impact of the LEAP programme on the beneficiary. The study was delimited only to the "educational component" of the programme on OVCs. Other aspects of the programme, such as its daily living benefits on the entire households as well as its community benefits were not explored in this study.

Limitations

The main limitation of this study lies in the constructivist paradigm or tradition adopted for the study. The qualitative tradition allowed few individual cases to be handpicked for in-depth interviews and this makes it difficult for the findings of the study to be generalised.

Another major limitation of the study had to do with the fact that interviews for both Caregivers and OVCs was conducted in the native language (Ewe). The data was transcribed directly into English language. The process of translating may result in some amount of unintentional distortions of the views of

the participants. Even though member checking was employed, the same process of translating written English to Spoken Ewe could course some amount of distortions especially where I was unable to find any professional Ewe to English translator to do the translation and re-translations for me.

Definition of Terms

For the purpose of this study, the following terms/concepts are used as defined below.

1. **Educational Well-being** – Is a measure of how well the educational needs of a school going age child are met and how this relates to improved schooling of the child.
2. **Direct Educational Needs** – These are the educational needs of a child, that have direct bearing on the child's education and which are needed for the child to be able to participate actively in school work.
3. **Indirect Educational Needs** – These are those educational needs of a child that have no direct bearing on schooling but are necessary for the enhancement of the child's school work.
4. **Single Orphaned** – A child who has lost only one of the biological parents (either the mother or the father), and the other parent is still alive.
5. **Double Orphaned** – This refers to a situation where both biological parents of a child are dead.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This aspect of the study deals with the relevant literature relating to the study. Literature was reviewed from both theoretical and empirical sources that were considered useful to the current study. The literature review covered such topics as poverty, social isolation and social protection, where emphasis was placed on social protection programmes in and outside Africa. There was also a review of social protection programmes in Ghana and the discussion zeroed in on the social protection programmes in the Education sector of Ghana. Emphasis was placed on the Livelihood Empowerment Against Poverty (LEAP) as a social protection policy in Ghana. Finally, the literature also covered the issue of educational well-being of household.

In all, the literature review covers both theoretical issues as well as empirical review. The theoretical review focused on political ideologies of capitalism, socialism and social democracy. The grant theory of Boulding was also reviewed in this section of the work.

Poverty and Social Isolation

The issue of poverty and its consequences which broadly include social isolation are rampant and enormous here in Ghana especially in the most rural parts of the country. The provision of basic necessities by parents or guardians

that will enhance the proper growth of children is overwhelmingly inadequate. Children from these deprived communities suffer all forms of exclusion which extend to the classroom in particular due to poverty and these children are not encouraged to participate in educational activities. This poses threat, particularly, to the future of these children and the country at large. Poverty is viewed in so many dimensions with multiplicity of causes. As such, most governments in Africa are trying to combat the issue of poverty by providing several social protection programmes to alleviate poverty and vulnerability in society. This aspect of the study therefore probes the issue of poverty, how it is viewed by theorists, the various dimensions, causes and general measures to reduce poverty.

Concept of Poverty

The historical basis for defining poverty has been associated with the unavailability of cash income (International Poverty Centre (IPC), 2006). Poverty has been measured in terms of how much currency notes or coins one has at his or her disposal. Relating poverty to income still remains at the core of the definition of the concept till today. The concept of poverty is a very complex one (IPC, 2006) and this makes its definition cumbersome and difficult to measure accurately. According to Aryeetey, Jehu-Appiah, Kotoh, Spaan, Arhinful, Baltussen, Geest and Agyepong (2013), poverty is a concept that is not easily defined and measured. Identifying the poor for any social intervention is usually a challenging task as to how accurately one can target eligible individuals who are poor and need assistance.

The quantitative means testing approach, related to a more positivist knowledge paradigm has been used to determine poverty levels based on identified income or consumption expenditures. This approach stipulates that to be poor is to be lacking in some material wealth, to be deficient in some way, or to fail to meet a minimum requirement of something. Most of the rural communities in the Ho Municipality can then be said to be poor, taking into perspective the nature of the high dependency rates, low economic activities and poor educational attainments among other factors (Ghana Statistical Service, 2014).

Poverty is also measured using the qualitative approach which premises that poverty is a social construct whose understanding requires a contextual and relativist approach (Narayan, 1997; Hulme, 2003; Kothari & Hulme, 2004). It is better to allow those experiencing it to give it meaning. From this perspective, "poverty is to some extent constructed and brought alive by social actors through the meaning they attach to the interpretation of their experience" (Aryeetey et al., 2013, p. 1). Since poverty is viewed in a multifaceted dimension (World Bank, 2000; 2011), the World Development Report broadened the dimensions of poverty to encompass going beyond material deprivation to other forms of deprivation. These include vulnerability, insecurity, voicelessness and powerlessness. The report defined poverty as the lack of or the inability to achieve a standard of living that is socially acceptable. Subsequently, mixed methods have emerged, exploring both qualitative-quantitative dimensions of poverty to provide

a comprehensive view on the concept (Matin & Halder, 2004; Carletto & Zezza, 2006; Davis & Baulch, 2009).

Although the qualitative and quantitative approaches to poverty studies are used widely among researchers to throw light on the concept and to give a broader perspective and meaning to its understanding, a more specific concept of poverty hailed by researchers which is of relevance to this research is discussed. This approach also views poverty in many ways based on the context on, who defines it and the purpose for which it is defined. According to Laderchi, Saith and Steward as cited in Atulley (2015**),** there are several problems regarding what poverty actually means and also the extent of the variables for measuring poverty. The first basic issue in the definition of poverty is space. For Atulley (2005), the geographical setup in which vulnerability is defined and how to conceptualize that setup is very vital in the definition and explanation of the concept. The definition and measurement have been restricted to the ability to consume minimal goods (Croes, 2014) but Croes (2014) together with researchers such as Nolan and Whelan (2010) are of the view that the definition of poverty should not only be limited to material but other variables such as social, cultural and political milieu relative to inability to consume minimal goods and services. To this end, any intervention to alleviate poverty should take into account these varied dimensions of the intended beneficiaries.

The second issue to be considered in the conceptualization of poverty and vulnerability lies in the universality of the meaning of poverty and the description of vulnerability. Thus, we need to consider whether the meaning and the

description of poverty in one geographical area could be applied to other societies in like manner. In Ghana for instance, poverty levels vary from rural to urban parts of the country (Ghana Statistical Service, 2010). If poverty is contextually relative to geographical location, then policy interventions need to consider these diversities.

In the view of Atulley (2015), "many a time, scholars or researchers define poverty to suit their own point of reference and not from the views of the poor and vulnerable people. This has adverse effect on the type of interventions that these scholars or researchers propose to minimize or eliminate poverty and its incidences" (p. 12).

Despite the disagreements over the definition of the concept, consensus seems to have developed about the definition of the poor as those who cannot satisfy their basic requirements for clothing, food, health, and shelter and most important to this study, education. Thus, poor people are individuals who lack adequate goods and services required to maintain and sustain life (World Bank, 2001).

In view of the above definition from the World Bank, it can safely be concluded that all persons or households who are unable to pay for educational expenses (service) of their children, particularly at the basic level, compelling the children to drop out of school and engage in economic activities, will fall within the category of the poor. From the arguments, what constitutes poverty is relative and varies across geographical areas, occupation, and gender, among others with

respect to time. Thus, conceptualizing poverty should take cognizance of these variations with respect to the period in which it is defined (Atulley, 2015).

The World Bank, in using the absolute and general concepts, defines poverty in absolute terms and tries to put the poor into different sub categories. The Bank defines extreme poverty as living on less than US$1.25 per day, and moderate poverty as less than $2 a day. It has been estimated that a decade ago, 1.4 billion people had consumption levels below US$1.25 a day and 2.7 billion lived on less than $2 a day (Hossain, 2012; Sumner, 2012; Werhane, Kelley, Hartman, & Moberg, 2009). The social consumption, including, educational consumption of these groups of people, is also low. In Ghana, many of them cannot afford the cost involved in accessing basic education even though education is purportedly free at the basic level.

If the concept of poverty and the concept of educational well-being are defined with respect to geographical location, then it will be important to say that policies for ameliorating poverty should be tailored to suit the definition of poverty.

The Dimension of Poverty

The measures taken by various bodies to curb the problem of poverty are a principal concern of all concerned bodies in seeking the betterment of least and developing nations. The measures promote the main justification which would enhance promotion of economic growth and development in these countries with much emphasis on Africa and particularly Ghana. The United Nations

Millennium Summit which was held in New York and which is comprised 149 nations, developed a resolution as part of the Millennium Development Goals (MDGs) to reduce by half global poverty by 2015 (Laderchi, et al., 2003).

The NDPC (2003) identified three (3) different magnitudes of vulnerabilities in Ghana. These include: income levels or consumption poverty (same as World Bank's use of absolute terms), lack of inadequate access to basic necessary services, and deprivations of human growth and development, including access to education (Ofori-Boateng, 2016; Yakubu, Akaateba, & Akanbang, 2014). The most vulnerable occupation in Ghana includes farming (especially food crop production) and some forms of artisanal trade. The National Development Planning Commission (NDPC) (2003), over a decade ago, alluded to three main reasons for the high poverty levels among these occupations. The first has to do with the high number of peasant food crop farmers in Ghana.

Secondly, vulnerability and destitution among peasant food crop farmers are also much more manifest on the measure of severe poverty, and lastly, women are the principal architect in both peasant food crop farming and non-farm self-employment sub sectors.

As noted by Atulley (2015), this classification of poverty was based on occupation. Poverty and vulnerability have been found to be endemic among peasant food crop farmers (Ghana Statistical Service, 2012). Their levels of poverty however were found to be higher than the national average in most rural communities. The case is not different in rural communities in the Ho

Municipality where most of the inhabitants are typically engaged economically in farming and non-farm self-employment. Statistically, peasant crop farmers and non-farm self-employment in Ghana have the least reduction (9%) in poverty levels according to the GLSS4 report (Ghana Statistical Service, 2012). This consequently could possibly account for the high rate of poverty and dependency rate in the Municipality where this study was conducted. The likely implication is that the educational well-being of the children in this area will also be poor since there is a direct relationship between the two concepts.

Causes of Poverty

There are various perspectives and explanations to the causes of poverty. For the purpose of this review, the culture and the structural setups as key causes of poverty were discussed. The argument among theorists and policy makers about the causes of poverty is mainly devided between those who hold the view that poverty is inherent in the cultural behaviour of people (the cultural/behavioral opinionists); and those who are of the view point that poverty and the existence of vulnerable groups emanate from the structural/economic system (Jordan, 2004).

The cultural perspectivists are of the opinion that the existence of poverty is fundamentally the consequence of social and behavioral or attitudinal deficiency in individuals that apparently make them less productive within the conventional society. Thus, individuals or people in society create, uphold, and pass on to future generations a culture that reinforces the various social and behavioral deficiencies (Rodgers, as cited in Jordan, 2004). The cultural

perspectivists view is that the deficient character of the poor or the vulnerable group along with their abnormal behaviour and the consequential self-reinforcing background confine their access to economic viability and success. However, this cannot hold true in all situations. The attitudinal and behavioral patterns of the poor and vulnerable cannot be the only cause of their predicaments in every situation. They may, of course, be isolated cases but poor policy and policy failure cannot be left out in our quest to find answer to these conditions.

Another argument arises from scholars of the structural perspective who are of the view that, most poverty or destitution can be traced back to the institutional structural factors intrinsic to the economy and several other interconnected institutional structural arrangements within environments that serve to help certain groups to the detriment of others, generally based on gender, class, religion, political or race (Jordan, 2004). This view of poverty is more explicit than the cultural perspective and it considers the weaknesses of institutional and structural arrangement as a cause of vulnerability especially in developing countries.

Apart from the cultural and the structural perspective of causes of poverty, Bradshaw (2007) identified five related causes of poverty which to some extent are an extension of Jordan's (2004) opinion. The causes of poverty identified by Bradshaw (2007) are individual deficiencies; cultural belief systems that support sub-cultures of poverty and vulnerability; economic, political, and social distortions or discrimination; geographical disparities, cumulative and cyclical interdependencies. The individual incapabilities as a cause of poverty attribute

poverty and vulnerability to lack of inherited qualities such as intellect and skills. Proponents of this cause believe that the individuals in poverty and destitution create their own tribulations, and argue that with hard work, ingenuity and improved choices, the poor could contain their predicaments (Bradshaw, 2007).

Cultural belief systems as causes of poverty and predicament support the sub-cultures theory of poverty as suggested by Jordan (2004) which suggests that poverty is fashioned by the dissemination over generations of a set of practices, customs, beliefs, values, and skills that are communally generated but individually held (Serumaga-Zake & Arnab, 2012). The individuals are not necessarily responsible because they are in their predicament for the reason of their dysfunctional subculture or culture of which they are a part. This view reflects the writing of Lewis (1971) who suggests that once the culture of poverty has come to stay, it tends to continue itself from generation to generation. He illustrated this view point using slum dwellers. He noted that, by the time slum children are about six or seven years, they have typically absorbed the basic attitudes, norms, customs, beliefs, practices and values into their subculture. "Thereafter, they are psychologically unready to take full advantage of changing conditions or improving opportunities that may develop in their lifetime" (Ryan, as cited in Bradshaw (2007) (p. 120.).

The economic, political, and social distortions or discrimination as causes of poverty shift the emphasis of the cause of poverty from the individual level to the social, political, and economic system which places restrictions on people, place limitations on the opportunities and wealth with which to attain income.

This is because the economic system is planned in such a way that the poor and vulnerable groups fall behind no matter how competent they may be (Bradshaw, 2007).

The geographical theories of poverty rely on the other theories discussed earlier. These theories call awareness to the fact that individuals, institutional structures, and cultural setups in certain areas lack the required resources needed to raise income levels and get people out of poverty. These people lack the authority to maintain redeployment of income and other vital resources (Bradshaw, 2007). In Ghana for instance, this view could be attributed to the prevalence of poverty in certain parts of the country such as the Northern zone, the Central Region and the Volta Region. It could also be an explanatory factor for the hitherto high poverty rates in the rural areas of these regions (Ghana Statistical Service, 2012). The vulnerability in those areas has also been attributed to the continued existence of harmful cultural practices with weak traditional institutions (Atulley, 2015).

The spatial concentrations of poverty and the emergence of vulnerable groups come from economic agglomeration theory. As explained by Bradshaw (2007), the agglomeration theory of poverty shows how the proximity of similar firms and industry attract supportive services and market opportunities, which further attract more firms and industries. As more people work in these firms and industries, their original settlements suffer the consequence of poverty which regenerates. Can we attribute the poverty levels and patterns in Ghana to this perspective of the causes of poverty? Are the concentrations of industries and

firms in big cities such as Tema and Accra the reasons for the relatively low poverty levels in these areas? The reverse be true in the Ho Municipality where the dependency ratio is very high, and where consequently, poverty level is also on the ascendancy.

The final cause of poverty, according to Bradshaw (2007), is the Cumulative and Cyclical Interdependencies. The perspective looks at individual conditions and the resources availability in the community. With an uncertain economy, individuals who do not have adequate resources to contribute in the production process will find it very difficult to survive. The cumulative effect will lead to the worsening of the schools (Conway & Barbier, 2013; Geo-JaJa & Azaiki, 2007). This will lead to unskilled work force, leading to firms not being able to utilize critical and advance technology and also to the incapability to establish new firms in the area. This will lead to a greater lack of employment opportunities. This process also repeats itself at the individual and family levels. The absence of employment opportunities leads to lack of spending and consumption of basic and social needs such as education. Due to inadequate incomes and its consequent savings, individuals cannot invest in education (Geo-JaJa & Azaiki, 2007). All these contribute to more inadequate opportunities in the community which ultimately results in poverty and the emergence of vulnerable groups and individuals (Bradshaw, 2007). Generally, lack of macro-economic stability, both at the local and national levels, erodes the assets of the poor through inflation and other socio-economic variables (Geo-JaJa & Azaiki, 2007).

There are myriad of factors which constitute the foundation of poverty and the emergence of vulnerable groups in Ghana (NDPC, 2003). Among these issues are the incapability of the national economy to effectively utilize the benefits within the global system; low capacities through lack of adequate educational opportunities, low consumption levels through inadequate access to social assets, capital, land and market opportunities; exposure to risks and shocks due to restricted use of technology; habits, norms, values, poor attitudes and conventions based upon myths and superstition giving rise to anti-social behaviour patterns; the incapability of the poor to influence decision making and social processes, resource allocations and public policy choices; the deprived position of women in society; social exclusion (NDPC, 2003).

The complexities and variations of the causes of poverty call for appropriate policy interventions to ameliorate or minimize it. One major way by which most countries the world over try to deal with this problem is the cash transfer programmes. The Ghanaian version of this cash transfer is the LEAP which is considered to be the flagship of all social intervention programmes in Ghana (Government of Ghana, 2016; Ministry of Gender, Children and Social Protection (MGCSP, 2013).

Measures to reduce poverty

The causes of poverty inform measures to tackle or minimize it. In other words, it is the causes of poverty that inform appropriate and suitable measures for its prevention. There are various arguments related to the alleviation and eradication of poverty and vulnerable groups (Triegaardt, 2005).

Bradshaw (2007) identified five anti-poverty interventions of preventing poverty in communities. These approaches were based on the viewpoint of the causes and conceptualization of poverty. To deal with poverty measured from the community development view point, Bradshaw (2007) suggests working with the individual and groups within to know their needs and abilities. This will make it an effective approach because welfare and social policies should aim at addressing the shortcomings of individual traits rather than apportioning blames to individual characteristics (Serumaga-Zake et al., 2012).

If the causes of poverty are embedded in values, norms, customs and beliefs that are passed on and entrenched in sub-cultures of deprived people, then the adoption of local policies and programmes are important in dealing with the menace to help change the cultural traits (Bradshaw, 2007). If the cultural beliefs and practices of the poor and vulnerable are seen as dysfunctional, then the solution will be to substitute the non-functional culture with supplementary purposeful practices and beliefs that help rather than undermine industrious activities, social, investment and economic dependability of the people. In this vein, one wonders whether LEAP is not a policy opposing this line of thinking. The "free" cash donation can undermine hard work and promote laziness among recipients. Poverty eradication approaches based on this view point may also become a phantasm as it will be extremely difficult to change the subcultures that are so entrenched to the core of the existence of the people. In any case, how can cultural change alone be an antidote to poverty prevention, especially in developing countries like Ghana. In all these, change can occur through the

process of appropriate policy making. A range of social policy options can be adjusted to achieve poverty reduction, including the provision of job opportunities, expanding safety nets (e.g. LEAP), and assuring efficient access to health care (NHIS).

A spatial cause of poverty calls for attention aimed at solving the key factors responsible for further deterioration in dejected areas while other geographical locations are developing. Instead of community developers, donors and policy makers paying attention to traits of the individuals, welfare systems, entrepreneurial development, government structures, and policy failure among others, the geographical antipoverty perspective directs them to concentrate on deprived areas and the processes of efficiency and self-sustainability (Serumaga-Zake et al., 2012). No matter the nature of the geographical area and the forces therein, community antipoverty programmes aim at helping the communities to identify their productive assets and potentials (human, natural, capital) and address their condition.

The complex nature of poverty means that the solutions to ameliorate it have to be equally multifaceted. Poverty has no single unit cause, but several dimensions account for it. However, many antipoverty measures and strategies seem to focus poverty as a unit cause thereby providing only one aspect of the solution. Measures taken to curb the reoccurrence of poverty have to be necessarily intricate.

The cyclical theory of poverty eradication (Miller et al., 2004) aims at helping the poor to achieve self-sufficiency in a progressively and more significant manner. This theory aims at giving both entrenched and broad support services for the vulnerable groups. Key steps to curb poverty from this perspective require at least six mutually dependent fundamentals of self-reliance that can be recognized and tapped (Miller et al., 2010). Prominent among these are education and skills acquisition. The main resolution of this broad strategy to poverty eradication is that the public or government cannot lessen the burden of the vulnerable without first increasing their social capital in the communities or among sub groups of the poor (Bradshaw, 2007). As such, governments may have to adopt targeting as done in the LEAP programme.

Social Isolation

The concept of social isolation raises considerable debate in terms of issues related to the multidimensionality of poverty, the relationship of the individual with society, and the various interventions put in place by the state to promote inclusion, that is the implementation of social protection programmes. Poverty therefore has a direct relationship with social isolation. Zavaleta, Samuel and Mills (2014) view social isolation as a state or condition where there is deprivation of social connectedness. It is a crucial aspect that continues to be named by people as a core impediment for achieving well-being in all aspects of life including educational well-being.

The issue of social isolation in this study recognizes the fact that households are deprived and vulnerable. This vulnerability extends to their inability to access education due to poverty. The few who are able to access education also suffer some forms of exclusion in the classroom. Parents' inability to provide necessities related to education can cause the child to be excluded even in the social group. Those with adequate financial securities suppress them leading to the isolation of the child with the poverty tag. The unavailability of finances by households to cater for the educational needs of its members becomes a core impediment for achieving well-being in education to be able to 'leap' the household out of poverty since education is perceived to be a driving force to the development of individuals and nations. The understanding of the linkage between poverty and education in this research was linked to the idea of whether there was or there was not, money for households to meet the educational needs of school aged children in these households.

Social relations are so fundamental that certain deprivations of social connectedness or social isolation have been found to be core components of the idea of poverty (Sen, 2000). The inadequacy of social relations in terms of quality and quantity of interaction with other people at the different levels, which includes interaction with individual, group, community and the larger social environment results in poverty and consequently social isolation (Zavaleta, Samuel & Mills, 2014).

For the purpose of this study, the concept of social isolation will be more related to the effort of the State to create policies and mechanisms to fight social

isolation. The concept of social isolation is essential because this study is broadly assessing the contribution of LEAP to the educational well-being of beneficiary households. In this regard, the power of instrument (such as cash transfers) in reducing poverty and fostering social inclusion is of great importance even to the educational well-being of children (Garcia, M., & Moore, 2012).

Social Protection

There are different ways of explaining the concept of social protection. An explanation that will encompass the concept in totality is defined as a range of both formal and informal actions initiated and implemented by the state and other parties aimed at preventing, eliminating and reducing vulnerability and poverty, which seek to guarantee relief for those sections of the population who for any reason, are not able to provide for themselves (Government of Ghana, 2016; Ahenkan, undated; Kalusopa, Dicks & Osei-Boateng, 2012). The public or private initiatives are always aimed at providing income for the poor, protect the vulnerable against livelihood risks and enhance the social status and the rights of the marginalized in society (Holmes, Samson, Magoronga, Akinrimisi & Morgan, 2012). It includes the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given society (Norton, Conway & Foster, 2001). One of these public responses in Ghana, which is of interest to this study, is LEAP.

The government of Ghana also classified vulnerable groups in Ghana that need social protection into three categories. The first category is The Chronically

Poor; such as the severely disabled, terminally ill, rural and urban unemployed, subsistence smallholders among others. The second is The Economically at Risk; this includes food crop farmers, street persons of all ages, internally displaced persons, orphans, informal sector workers, widows, older persons and migrants. This is the category of vulnerable persons that the LEAP programme actually tries to cover. The third is the aged.

The Evolution of Social Protection

Traditionally, in Ghana, social protection was mainly driven by the family, especially the extended family. The extended family systems were strong and people within the family were able to offer assistance to other deprived and vulnerable individuals or households within the family and even across its boundaries (Abebrese, 2011; MGCSP, 2016). Several changes in society have affected the social protection function of the family (Abebrese, 2011; Jones, Ahadzie & Doh, 2009) where social assistance began to change due to social and economic transitions that make family members to seek income generation activities outside the immediate environment of its family and thus causing support from family members not far reaching. This weakened social structures with time since the nuclear family system was getting recognition, especially in most urban centres. Abebrese (2011) and Jones, Ahadzie, and Doh, (2009) opined that, albeit the influence of modernization which is fast eroding family support in social protection in Ghana (Jones, Ahadzie, & Doh 2009), the "Traditional concepts of social protection, based on the notion of mutual support, are still strongly rooted in Ghanaian culture" (p. 2).

If that is the case, then the subject of social protection by the State is of great importance. To this effect, "there has been increasing policy and public attention to social protection instruments, including those that specifically identify and target childhood poverty and vulnerability"(Jones, Ahadzie, & Doh, 2009 p. 2.).

The concept of social protection is not static and evolves as societies change. Initially, public assistance focused on keeping people out of poverty by guaranteeing a minimum income to meet basic needs; a concept which still forms the philosophical basis of LEAP. The basic objective was to provide a safety net to cover the risk of being too poor.

The beginning of external social intervention was targeted at civil service employees and the very poor who had to meet strict requirements (such as living in workhouses) in order to receive public assistance (García & Gruat, 2003). This was the genesis of what is now referred to as conditional Cash Transfers or Grants.

In the late 19th and early 20th centuries, schemes for social assistance began to change due to the social and economic transitions in society. In the absence of wages, the majority had no form of security since they could no longer rely on traditional structures of the extended family for social protection. As a result, the State began to take a broader interest in the provision of income security. Saving schemes were organized by governments and mutual aid societies, private insurance emerged, and the States began to introduce legislation, which required employers to provide some maintenance for sick and injured

workers. Nevertheless, these measures were largely insufficient in providing adequate protection, and workers were expected to make their own arrangements to counter life contingencies (Reynaud, 2002).

García & Gruat (2003) noted that as labour became more organized and more influential, schemes were made compulsory, initially affecting certain categories of workers but progressively extending to cover the population. The introduction of various benefits with time, eventually led to the introduction of the term "social security" to collectively describe all the social protection policies.

In the developing world, social protection was extended to address more contingencies; this meant that the scope of social protection in these countries also began to broaden. Social protection evolved from having a primary safety net function, which aimed to ensure a minimum standard of well-being, to a more "proactive" function with the dual aim of protection against and prevention of risks in the form of programmes centered on skill training (education) and development, retraining, and youth work incentives (Mkandawire, 2003). Increasing risks and vulnerability, along with rising social exclusion caused by globalizing forces, make the need for social protection more important than ever in many parts of the world (García & Gruat, 2003).

African societies have traditionally relied on the extended family system that took great responsibility of caring for children, the aged and the infirm. In the era of globalization and urbanization, the extended family system has weakened (Abebrese, 2011) considerably and is no longer capable of shouldering that

burden. This calls for modern forms of social protection programme in many African economies (Kalusopa, Dicks & Osei-Boateng, 2016).

Whether the focus of the source of social protection is from the extended family or from central governments, it is important to note that social protection plays a far-reaching role in enhancing the quality of life of individuals and societies (Conway, et al., 2003). As a result of its importance, we cannot underestimate its potential to leap individuals and families out of dire isolation conditions.

Social protection is often financed by public funds and contributions. Most frequently, in countries where the majority is living in poverty, the introduction of social protection seems to be a serious problem (Abebrese, 2011). The formulation and implementation of strategic policy interventions such as LEAP by the State, can improve the well-being of the poor and vulnerable. In effect, its provision can enhance the productive capabilities of poor men and women, reducing poverty and inequality and stimulating pro-poor growth (United Nations Development Programme, 2006).

The focus of social protection varies depending on the development status of countries which, to a large extent, determine income and poverty levels. Unlike developed countries where emphasis of social protection is on income maintenance and protection of the living standards for all, with special emphasis on workers, in developing countries, Social protection has a strong focus on poverty reduction and on providing support to the poorest of the poor (Conway, et

al, 2003; Barrientos & Hulme, 2003). The main aim of social protection in developing countries is therefore to address the causes of poverty, and not simply its symptoms (World Bank, 2001).

A commonality in social protection in both developed and developing countries is a concern of protecting households against the direct effects of hazards. In the absence of social protection, hazards impact directly on living standards. In addition, they motivate risk-averse behaviour among those in poverty, which is detrimental to their long-term welfare.

In the viewpoint of Deacon (2000), a policy framework addressing poverty and vulnerability in developing countries must have social protection as a key component. He opined that the broader developmental role of social protection in developing countries usually involves three main functions. The first is to help protect basic levels of consumption among those in poverty or in danger of falling into poverty. The need to facilitate investment in human and other productive assets and to strengthen the agency of those in poverty so that they can overcome their predicament are the second and third functions in the view of Deacon (2000). In the LEAP programme, Deacon's (2000) third function of developing human capital among the targeted households is catered for by the educational component for OV children of school going age. It will therefore be necessary to find out the extent to which this aspect of the LEAP programme functions to empower/protect the households against future poverty.

In Ghana, many social protection programmes originate from the central government. Among the many social intervention programmes targeted mainly at the poor, which, according to Government of Ghana (2016), fall under Social Assistance, include the LEAP, Social Inclusion Transfers (SITs), School Feeding, Take-home Rations for Girls, Free School Uniforms, Free Exercise Books, Programme on Elimination of Child Labour, Education Capitation Grants, Supplementary Grant (GEP), NHIS Exemptions, Government Subsidy for Senior High School, Ghana Education Trust Fund GETFund) Scholarships, Senior Secondary Scholarships and Girls-PASS Scholarships. Government continued to maintain these programmes as priority areas of spending in 2015. The Livelihood Empowerment Against Poverty (LEAP) is considered to be the flagship of all these social intervention programmes (Oxford Policy Management (OPM), 2013; MGCSP, 2013). As a result, it is of importance to look at this programme alongside other cash transfer programmes in other parts of the world.

Cash Transfer Programmes

Conditional Cash Transfer (CCT) programmes have spread rapidly over the last decade in the developing world. CCT programmes provide cash transfers to poor families that are contingent on children's educational and health investments, typically school attendance and regular medical checkups, with the goal of breaking the intergenerational cycle of poverty. As of 2010, all but two countries in Latin America and over 15 countries in Asia and Africa had a CCT programme as part of their social protection systems" (Saavedra & Garcia, 2012 p.1.).

According to the World Bank (2005a), Conditional Cash Transfers hold promise for addressing the inter-generational transmission of poverty and fostering social inclusion. The international Institution explained that these effects are generated by explicitly targeting the poor and coordinating social assistance collaborations. These cash transfer programmes have been found to make key contributions to the reduction of the poor in the countries where they are operated globally (Barrientos, 2013). Most of the cash transfer programmes have conditionalities that have to be met by recipients. This has necessitated the use of the term Conditional Cash Transfer (CCT) by many stakeholders.

The CCTs are direct monetary transfers that target poor households and require a specified level of investment in the human capital of the household's children. The CCTs are more common in Latin America compared to Africa where unconditional cash transfers are common (Asfaw, Davis, Dewbre, Federighi, Handa & Winters, 2012). The requirements, which are known as conditions, usually entail a minimum level of use of health and education services such as sending each child of school going age to basic schools, as in the case of LEAP.

The Conditional Cash Transfers have become increasingly popular for a number of reasons. They are designed to attack long-term poverty by making payments conditional upon school attendance and participation in health care, boosting effective demand and thus strengthening human capital in an expression of joint responsibility between government and families. By focusing on children and women, cash transfer programmes are expected to go beyond offering relief

so that it can attack the inter-generational transmission of poverty by promoting synergies between education, health and other sectors. According to Rawlings (2004), commenting on the Latin American experience, cash transfer programmes are seen as a more cost-effective means of reaching out to the poor directly through efficient targeting while minimizing resource wastage.

Hall (2008) holds the view that, CCTs have attracted growing technical and financial support from international donors as they are seen as highly visible and an effective way of addressing mass poverty. Lindert, Linder, Hobbs & de la Brière (2007) identified operational problems of targeting general effectiveness in reducing poverty, and the quest for short-term political advantage as challenges associated with CCTs. In this review, I have taken a look at few cash transfer programmes outside Africa, specifically those of Mexico and Brazil, and have reviewed how similar programmes are operated in many other African countries. This will help better understand the LEAP programme in comparism with these Cash Transfer Programmes.

Cash Transfer Programmes Outside Africa

There are many cash transfer programmes in many parts of the world. In this section, I have done a review of two prominent cash transfer programmes outside Africa; the Brazilian Bolsa Família Programme and the Mexican Progresa Programme.

Cash Transfer in Brazil (The Bolsa Família Programme)

The Bolsa Familia Programme (BFP), also known as Family Grant, is by far the largest conditional cash transfer in the developing world. Its systems for beneficiary selection, monitoring and evaluation, quality control, and scaling up have implications that extend well beyond Brazil (Lindert, 2007). Brazil has enthusiastically embraced Conditional Cash Transfer (CCT) programmes as part of mainstream social policy in the fight against poverty and exclusion (Hall, 2008).

Bolsa Família is a Conditional Cash Transfer (CCT) programme. In the case of Brazil, the conditions specify attendance of pre/postnatal care by pregnant women and breast-feeding mothers, adherence to a calendar of vaccinations for children up to age five, and a minimum level of school attendance for children between the ages of six to seventeen (Lindert, 2005; Castro & Modesto, 2010). There are minimal or no direct costs to complying with the health and education conditions, as public education and health facilities are free to all, although those costs might remain higher for rural households who live further from schools because they would have to take transport to school.

Lindert, Linder, Hobbs and de la Brière, (2007) noted that through the programme conditions, human capital should be increased among children from poor families (Glewwe & Kassouf, 2012) and a subsequent decrease in poverty in the long term. Just like other CCTs, the BFP seeks to use financial incentives to change certain attitudes and behaviour among impoverished families with the main aim to specifically keep families from entering children under 14 years old

in the labour market and motivate families to ensure their children complete a secondary education (Santo, Paes-Sousa, Miazagi1, Silva & Medeiros da Fonseca, 2011).

Bolsa Famılia and other Conditional Cash Transfer programmes have been hailed by many policy makers as something of a 'magic bullet' for rapidly reducing levels of absolute poverty while attempting to improve access and demand for education and health care (Soares, Ribas, & Osório, 2010). Such schemes have proven to be extremely popular amongst national policy makers of all political ideological persuasions, be it capitalists, or social democratic ideologies, due to its electoral benefits. Furthermore, programmes which are apparently effective in attacking poverty, especially those which help keep poor children in school, are likely to gain the approval of citizens concerned with personal and public security (Marques, 2005). A review of the Bolsa Familia programme (BFP) by the World Bank (2011a), has concluded that the programme has had important impact on the lives of most of the poorest people living in Brazil, and there is evidence that in most of the cases the money is used for buying food, school supplies and clothes for the children (Worldbank, 2000c).

Some studies such as Paes-Sousa, Santos and Miazaki, (2011) and Versus Pat (2011) have examined the effects of the BFP on poverty and inequity, food expenditure, education and health service, food security and nutrition. Improvement had been found in the lives of the beneficiaries in many of these areas including consumption, food security and nutrition and also a reduction in evasion of education. The programme's reduction in evasion of education is of

great importance to this particular research because the current study also focuses on the educational benefits of a Cash Transfer programme (LEAP).

Mexican Progresa Programme

Progresa is a human-capital-conditional cash-transfer programme introduced by the Government of Mexico. The programme has been in existence for over two decades. The programme, since its inception in 1997, provides cash transfers which are linked to children's education (enrollment and regular school attendance) and health (clinic attendance) (Skoufias, 2005). The programme thus includes in-kind health benefits and nutritional supplements for children up to age five and for pregnant and lactating women. Its basic objective is to improve the education, health and nutrition of poor families, particularly children and their mothers. Payments are provided directly to mothers or the female head of household.

The Progresa (Health, Education and Nutrition Programme) in Mexico was designed to minimize disincentives to work by not conditioning transfers on current income after the initial targeting of the programme to the poor, based on geographical and household poverty information. The programme has a huge educational component designed to increase school enrollments among the poor. In order to achieve this, inherent in the programme is to build schools closer to where the beneficiary poor lives, increase the resources for the schools in terms of raising teacher salaries and training, reducing class-size, and augmenting other educational inputs (Schultz, 2001). For eligible households, the income effect of

the cash transfer may be weakened by the direct and indirect time costs associated with adhering to the requirements of the programme (Skoufias & di Maro, 2006).

Several studies such as those of Latapí (2005) have confirmed the positive impact of the programme on health, education and nutrition of the poor beneficiaries. In addition to its designed goals, the programme have proven successful as it has helped beneficiaries reduced their vulnerabilities in ways such as asset accumulation and more stable income flows that allow them to better plan their expenses, pay their debts and get credit more easily, resulting in increasing consumption of goods and services (Latapi, 2005).

Arnold and de la Fuente (2010) hold the view that safety-net function distracts resources from the human-capital-enhancing goal of the programme. For instance, parents use the cash earmarked for educational expenses to meet other unrelated, but momentarily more pressing needs, such as setting up the maize crop.

The International Food Policy Research Institute (IFPRI) (2005) researched on PROGRESA and its impacts on the Welfare of Rural Households in Mexico. The findings revealed that improved livelihood security for the poor depends on improving early childhood health care. Frequency and duration of illness have profound effects on the development and productivity of populations. The nutrition of pre-school children is of considerable importance, not only because of concern over their immediate welfare, but also because their nutrition in the formative stages of life is widely perceived to have a substantial and

persistent impact on the physical and mental development of children. It can affect their academic work and general schooling.

Comparatively, the International Food Policy Research Institute's (2005) study on PROGRESA and its Impacts on the Welfare of Rural Households in Mexico revealed that, poor children in rural areas in Mexico where PROGRESA is currently operating are more likely to enroll in school than children of same economic status living in non-PROGRESA areas (Skoufias, M., & di Maro 2006). There was also an increase in enrollment among both male and female children. The increase in enrollment was attributable to the willingness and ability of children to move from one level of education to the next rather than on getting children who were out of school to return, and also increase their educational attainment (Skoufias, 2005).

If the Mexican PROGRESA programme has been found to increase educational attainment of the beneficiaries, then, it will be imperative to relate it to the LEAP programme of Ghana to see if same was achieved with LEAP.

Cash Transfer Programmes in Sub-Saharan Africa

As noted by Saavedra and Gacia (2012), a large number of African governments have also launched cash transfer programmes in the past years, especially to provide assistance to households caring for orphans and vulnerable children as a means of reducing poverty (Daidone, Pellerano, Handa, & Davis, 2015). Cash transfer programmes in African countries have mostly tended to be unconditional, thus, regular and predictable transfers of money are given directly

to beneficiary households without conditions or labour requirements rather than conditional where recipients are required to meet certain conditions such as using basic health services or sending their children to school, as applied to most schemes in Latin America (Asfaw, Davis, Dewbre, Federighi, Handa & Winters, 2012).

Most of these cash transfer programmes seek to reduce poverty and vulnerability by improving food consumption, school attendance and nutritional and health status. Most beneficiaries of cash transfer programmes in Sub Saharan Africa live in rural areas, depend on subsistence agriculture and live in places where markets for financial services (such as credit and insurance), labour, goods and inputs are lacking or do not function well. Cash transfers often represent a significant share of household income in many of the cases (Asfaw, Carraro, Pickmans, Daidone & Davis, 2015).

Ghana

The study emphasizes cash transfers in Ghana with the main focus on LEAP as a social protection programme. It serves to remind us of the policy choices that are being made when it comes to addressing the needs and conditions of those who live in destitution and those at risk of falling into deeper poverty. However, a more pragmatic focus was on exploring the educational expenditure that the households are able to meet with the LEAP benefits. This is discussed in detail in subsequent sessions of the literature review. The educational component of the LEAP programme covers orphan children to enable them meet those educational needs that are missing in other social intervention programmes in

Ghana (MGCSP, 2013). The final category is the socially vulnerable, consisting of groups such as tuberculosis sufferers, victims of domestic violence, homeless persons, people living on the street, internally displaced persons and female headed households.

Malawi Cash Transfer Programme

Malawi operates a cash transfer programme which, like that of Ghana, aims at helping and empowering beneficiaries out of poverty. The programme targets the neediest, the most under privileged, the deprived, the socially excluded and vulnerable children in society. It aims at reducing poverty, hunger and starvation as well as increasing school enrollment and attendance of children (Schuber & Huijbregts, 2006). The target group is defined as children living in ultra-poor households, irrespective of whether they are orphans or not. The programme offers the beneficiaries the opportunity to have access to better nutrition, health services, shelter, clothing and education. With this, the programme also serves at the same time as a large scale Child Welfare Scheme (Miller & Tsoka, 2010). The Malawian cash transfer is similar to LEAP of Ghana, as it imposes conditions relating to school attendance and to using health services (Schuber & Huijbregts, 2006).

The Government of Malawi is in charge of the full execution of the programme through Social Welfare Officers at the District Council level. At the national level, management of SCT falls under the Ministry of Gender, Children & Social Protection (MGCSP), with policy and design oversight under the

Ministry of Finance, Economic Development and Planning (MFEDP) (Schuber & Huijbregts, 2006).

Botswana

Garcia and Moore (2012) opined that Botswana has one of the most extensive social grant systems in Africa. They added that Botswana has three separate cash transfer programmes; one for the elderly people, another for orphans, and a third one for people living with disabilities. The programme is similar to other cash transfer programmes in Africa, where the emphasis is on providing cash remittance to the poor in society.

Orphan Care Programme

Botswana's Orphan Care Programme is open to all orphans. The prospective beneficiaries are identified by community members, assessed by a social worker and registered (Botswana Federation of Trade Unions (BFTU), 2007). The orphan care benefit mainly provides in-kind transfers, but it is supplemented with an additional cash transfer (Baird, Chirwa, McIntosh & Özler, 2009) once a year (Garcia & Moore, 2012). Beneficiaries of the Orphan Care Programme have been in steady increase since 2005 (Devereux & Pelham, 2005).

The focus of the Orphan Care Programme of Botswana has much similarity with the focus of LEAP on the third category of beneficiaries (the OVCs). Both programmes focused on a group of vulnerable children whose vulnerability was occasioned by the death of one or both parents.

Burkina Faso

The Government of Burkina Faso and the World Bank support a Cash Transfer (CT) programme as part of a broader project created to help Orphans and Vulnerable Children (OVC) in the provinces of Nahouri and Sanmatenga. Instituted in October 2008, the programme began by awarding quarterly transfers to households with Orphaned and Vulnerable Children under age fifteen. The programme includes both Conditional Cash Transfer (CCTs) and Unconditional Cash Transfer (UCTs) (de Walque, 2009).

The conditions of the transfer in the programme require that children, between 0 and six years, visit the local health center at a rate determined by local health providers, while children between seven and fifteen years enroll in school and attend at least 90 percent of the time (de Walque, 2009). The attendance and visits of the children are to be monitored by Health Service and education workers respectively to help verify fulfillment of these conditions (Conseil National de Lutte contre le SIDA et les IST (CNLS), 2008).

Burundi

Unlike the cash transfer in many African countries where the focus is on poverty alleviation, the cash transfer remittance in Burundi was purposely meant for repatriation. It is aimed at encouraging Burundians who were displaced and living in western Tanzania to return to Burundi. The cash transfer has been found to be useful to recipients in many ways. Some of the recipients were able to buy land and build houses, others used it to access health care while others used it to

support income-generating activities. United Nations High Commissioner for Refugees (UNHCR) (2007) determined that the grant sped up the repatriation process and encouraged development.

Cape Verde

Cape Verde operates a social security system that has the likeness of cash transfer. The Cape Verde's noncontributory Minimum Social Protection Programme began in 1995 and in 2006, it was combined with the Social Solidarity Pension, a pension for former members of the military (Government of Cape Verde, 2011). The consolidated pension is known as the Minimum Social Pension, and it is based in the National Social Pension Center. The Minimum Social Pension provides monthly transfers to the temporarily and permanently labor-incapacitated, in addition to former military members. With this definition, many of the beneficiaries of the programme are elderly people, which were distributed by local authorities (Garcia & Moore, 2012). Monthly transfers rose from CVEsc 3,500 (US$43) in 2008, to CVEsc 5,000 (US$61) by 2011 (Government of Cape Verde, 2011).

Eritrea

The type of cash transfer programme operated in Eritrea is a conditional cash transfer. The main focus of the transfer was to improve health outcomes of mothers and children in targeted rural areas of Eritrea. The programme, which was a health-based one, specifically aims at boosting the use of health facilities and services, improving children's health outcomes, and improving the coverage

and quality of health services (Garcia & Moore, 2012). The target beneficiaries of this Conditional Cash Transfer (CCT) are pregnant women and mothers with children under two years of age who live in selected sub-regional rural areas in Eritrea.

The programme makes payments available to beneficiaries who meet certain requirements based in ante-natal and post-natal medical care. This is done as a means to increase institutional deliveries, for instance, transportation vouchers are given to individuals who transport a woman from her home to an eligible institution for delivery (Ayala Consulting, 2009). Another major criterion for the women to receive payments is their ability to space births apart by two years or more no matter the number of births (Ayala Consulting 2009).

Ethiopia

Ethiopia operates a cash transfer programme known as "The Direct Support" which is a component of the Ethiopian Productive Safety Net Programme (PSNP-DS). The PSNP-DS Programme is one of the better-known examples of a CT in Sub-Saharan Africa. The PSNP is notable for its flexible use of food and cash transfers, its use of public works and direct cash grants, and its ability to rapidly scale up during a crisis, making it one of the leading social protection programmes in the region (World Bank, 2010a). The rationale and objectives of the programme are similar to that of most cash transfer programmes. It is to tackle poverty and help households break out of existing poverty traps. It provides households with cash or food transfers to help them meet their food

needs and protect them from depleting their assets. The programme is also intended to build productive assets in communities to decrease the causes of chronic food insecurity. PSNP is next to South Africa's grants system, as the second largest social protection programme in the entire African continent (World Bank, 2010a).

Kenya

Over a five-year period, Kenya has systematically built up two major cash transfer programmes. These are the Cash Transfer for Orphans and Vulnerable Children and the Hunger Safety Net Programme.

The Cash Transfer for Orphans and Vulnerable Children (known as the CT for OVC) began as a pre-pilot in 2004 (World Bank, 2009e). The programme is considered as a key component of Kenya's broader social protection strategy because it helps address the risks of orphan and vulnerable children in Kenya (Garcia & Moore, 2012). The Hunger Safety Net Programme (HSNP) provides regular cash transfers to households living in chronic food instability and poverty in the arid and semiarid lands of northern Kenya. The aim was to reduce hunger and vulnerability among the targeted households (Garcia & Moore, 2012).

Lesotho

In Lesotho, there are two cash transfer (CTs) programmes: an Old Age Pension and the Lesotho Child Grants Programme (CGP). The Old Age Pension is a noncontributory pension programme for the elderly by the government of Lesotho with the main objective of reducing poverty. To benefit from this grant,

one has to be a citizen of Lesotho, aged 70 years and above, and not receiving other government retirement benefits (Croome, Nyanguru & Molisana, 2007). Registration of recipients is done with the help of local chiefs, who identify and verify the ages of potential recipients (Croome, Nyanguru & Molisana, 2007).

Child Grants Programme **(**CGP) of Lesotho is another major Cash Transfer operated in Lesotho. The objective of the Lesotho CGP is to enhance income in poor households with Orphan and Vulnerable Children through a cash transfer programme. Child-headed households were also included in the programme (Garcia & Moore, 2012). Garcia and Moore (2012) noted that the households are expected to use the grant for high-priority needs of beneficiary children. Prominent among these high-priority needs are increasing school enrollment and attendance, improving access to health care, providing children with nutritious food, and protecting children from abuse and exploitation.

Malawi

Malawi also has two major CTs. The Social Cash Transfer (SCT) programme began with UNICEF support with the objective of alleviating extremely poor households from poverty, hunger, and starvation. The target group is similar to that of LEAP, thus, it includes many households with Orphan and Vulnerable Children. The target is to deal with the issues of extreme poverty (Schubert & Huijbregts, 2006; Chipeta & Mwamlima, 2007). In addition to its poverty-related objective, the programme has an educational component of

helping to improve beneficiary children's enrollment and attendance at schools (Schubert & Huijbregts, 2006).

The amount of grant received depends on the number of people in the beneficiary household as applies to the LEAP programme. Thus, the payment is unconditional and cash transfer paid depends on household size and the number of children in school. One-person households receive the least, and four or larger households receive the highest amount (Schubert & Huijbregts, 2006). Households with children in primary school receive additional money calculated per child in school, and households with children in secondary school earn additional monies which are also paid according to the number of children in secondary school (Chipeta & Mwamlima, 2007; Miller, Tsoka & Reichert, 2010).

An evaluation of this Cash Transfer by Miller and Tsoka (2007a) showed that the beneficiaries' living conditions in terms of food consumption (Miller, Tsoka, & Reichert, 2011), health of both children and adults had improved, and children's self-reported school attendance and capacity to study was also found to have increased. Owusu-Addo, Ranzaho, and Smith (2018) and Baird, Chirwa, Mclntosh and Ozler (2015) also found that the programme led to improvement in general schooling of children.

Zomba cash transfer project

The second cash transfer programme of Malawi is a World Bank initiated one known as the Zomba Cash Transfer programme named after the district where the programme was started. The World Bank supported the Zomba CT

programme and it was implemented in Malawi's southern region. The project's aim is to find out how cash transfers can affect sexual behaviour of adolescents and adults (Garcia & Moore, 2012).

The educational component of the Zomba CT project was for the payment of secondary school fees for girls receiving conditional transfers, some of which were conditional when the child attended secondary school on 80 percent or higher of the times of the school term. It is important to note that other girls' transfers were unconditional (Baird et al., 2010). The programme has been found to improve school enrollments, attendance, and test scores of the beneficiaries in the area (Baird, McIntosh & Özler, 2011).

Mali

UNICEF funded an extremely small CT pilot programme in Mali known as Bourse Maman. Its main objective was to improve school attendance (Garcia & Moore, 2012). Bourse Maman was inspired by Brazil's Bolsa Família. It provided conditional transfers to mothers in households annually. Transfers were conditioned on the children's school enrollment and attendance at school but were gender sensitive as larger transfers were given to more female students than males. The programme significantly increased both school enrollment and attendance.

Namibia

Namibia operates three types of cash transfer; the Old Age and Disability Pensions for Namibian citizens or permanent residents who are 60 years of age or

older (Levine, van der Berg & Yu, 2009) and Child Maintenance Grant which provides regular CTs to low-income households. Benefits are paid to eligible households with children under 18, though the age limit is extended to 21 if the child is a student. Beneficiary households must be headed by a single parent or a married woman whose husband is not able to take care of the home due to reasons such as incapability to work, incarceration and neglect of family (Garcia & Moore, 2012). It also supports families with single and double orphans. A major conditionality implicitly linked to the grant is the requirement for children over seven years old to be in school.

The third type of cash transfer, the Foster Care Grant, provides assistance to caretakers of foster children. Among the conditions for the receipt of the grant is a proof of the child's school attendance or progression.

Nigeria

Nigeria has two main Cash Transfer programmes (Holmes, Samson, Magoronga, Akinrimisi, & Morgan, 2012). They are the Care of the Poor (COPE), which is a conditional cash transfer (Akinola, 2014) and the Kano Conditional Cash Transfer for Girls' Education. COPE began in 2007 to help "break the intergenerational transfer of poverty and reduce the vulnerability of the extremely poor. It targets children of basic school age living in households that are headed by poor females or include members who are aged, physically challenged,.." (Holmes, Samson, Magoronga, Akinrimisi, & Morgan, 2012, p. 2)

The beneficiaries of COPE are also linked to other programmes that provide skills and vocational training among other self-sufficiency later in future (Holmes, Samson, Magoronga, Akinrimisi, & Morgan, 2012; Akinola, 2014). Similar to LEAP in Ghana, COPE targets short-term poverty and longer-term human capital investment (World Bank, 2009c). The conditions attached to COPE are related to education, health, and skill acquisition for productive activities. Children must enroll in and attend primary and junior secondary education at least 80 percent of the time, and households must have a member participating in life skills and vocational training to qualify to receive the CT in subsequent months. The COPE has been found to be useful to households in terms of health (Okoli, Morris, Oshin, Pate, Aigbe, & Muhammad, 2014) and also increasing household consumption of goods and services, as well as investment which includes investment in human capital (Holmes, Samson, Magoronga, Akinrimisi, & Morgan, 2012).

The second major CCT programme in Nigeria is the Kano CCT for Girls' Education which is limited to the state of Kano in northwest Nigeria (Ayala, 2017). The components are intended to encourage households to keep girls in school (Holmes, Akinrimisi, Morgan, & Buck, 2012). The transfer offers include conditional cash grants offered households that had initiatives that tended to address cultural norms that discourage participation of females in education within the household. The prograamme aims to improve girls' primary and secondary school enrollment and to reduce gender inequities and poverty among the beneficiary households (Ayala, 2017).

Senegal

Like Nigeria, Senegal also has two major Cash Transfer programmes in operation. The first is a conditional cash transfer programme for orphans and vulnerable children aimed at helping address vulnerabilities and developmental needs related to all stages of childhood. These developmental needs include but are not limited to educational needs. The other programme, called the Child-Focused Social Cash Transfer (CF-SCT) and Nutrition Security Project, aims at increasing human capital development (which still includes schooling) in children under age five by improving nutrition and fighting vulnerability to risk (Garcia & Moore, 2012).

South Africa

South Africa has a number of Cash Transfer programmes. These programmes include the Old Age Pension, the Disability Grant, the Child Support Grant, the Foster Care Grant, and the Care Dependency Grant (Plaatjies, 2006). For the purpose of this study, I limit my review to the three grants - the Child Support Grant, the Foster Care Grant, and the Care Dependency Grants.

In the view of Streak (2007), the most beneficial of these grants is the Child Support Grant. The grant is given to a biological parent or any caregiver who has legally affirmed his/her status as the child's caretaker. Most primary caretakers in the programme were found to be women (Woolard & Leibbrandt, 2013).

The maximum age limit for recipients of the Child Support Grant has increased over the years. The age limit was 7 years in 2003, but increased to 11 years in 2004 and then to 14 years in 2009 (UNICEF, 2009). It was increased again to 18 years in 2010 (Chibba & Luiz, 2011; Woolard & Leibbrandt, 2013). Unlike the other cash transfer programmes, where enrollment in school is conditional for the receipt of the grant, the Child Support Grant made provision for social workers to meet with children receiving the grant but who were not enrolled in school to do so (Woolard & Leibbrandt, 2013).

Evaluations of the Child Support Grant revealed that the grant decreased poverty and child hunger, increased school attendance (Fultz & Francis, 2013) and food consumption. Other evaluations also found that the grant has reduced labour force participation of children.

The Foster Care Grant is a grant given to children who are placed in foster care by the court system. The foster children normally stay with grandparents who serve as caretakers and who receive and spend the grant on behalf of the children (Woolard & Leibbrandt, 2010). Eligibility for the Foster Care Grant is reviewed every two years by social workers (Plaatjies, 2006). The Social Relief of Distress Grant is aimed at helping households who are unable to cover basic living expenses to temporarily meet these expenses (Garcia & Moore, 2012).

Tanzania

Tanzania has two recently developed conditional cash transfer pilot initiatives. They are the Community-Based Conditional Cash Transfer (CB-CCT)

and Rewarding STI Prevention and Control in Tanzania (RESPECT). The structure of CB-CCT is unique among African CCTs and builds on the existing community development work. Like most of the cash transfer programmes in Africa, the CB-CCT aims at increasing school attendance among beneficiaries while at the same time increasing their health care visits (Garcia & Moore, 2012).

The second cash transfer programme in Tanzania is the Tanzania Social Action Fund (TASAF), which began in 2000 and aims at helping local groups to effectively implement small projects that will improve their livelihoods and help reduce poverty. The main component of the TASAF grants is for vulnerable groups but also has a cash-for-work component (QAP Tanzania HIV Stigma Study Team, 2007).

Zambia

Zambia operates a cash transfer programme called the Social Cash Transfer which began in 2003. Motivation for the programmes came from the increasing number of households affected by HIV/AIDS that lacked a household head capable of benefiting from work-based assistance programmes or microcredit (Schüring, 2010). The Kalomo SCT provides transfers to households in two agricultural blocks; one entirely rural and the other a mixture of urban and rural areas.

An evaluation of the programme by German Agency for Technical Cooperation (2007) showed an improvement among beneficiary households in the areas of health, nutrition, education (though to a limited degree), asset ownership,

and a positive effect on local economic activity. The impact on education was found to be mixed. While school enrollment improved in some areas only for boys, school attendance increased across the board in urban areas where premium was placed on school attendance (RHVP, 2009)

It is worthy of note that all the cash transfer programmes discussed both in and outside Sub-Sahara Africa were responses to extreme levels of poverty in those countries. In most of the cases, the programmes are to avert the vicious cycle of poverty. The governments attached educational components to get young people and children from the deprived households to school. Emphasis in all the cases was placed on enrollment, retention, absenteeism, performance and in some cases progression to the next levels. LEAP as a cash transfer programme also falls in line with this principle as conditionality for the continuous receipt of the grant. The OVC category of LEAP beneficiaries is the group that is targeted to get educational benefits from the programme. However, whether the programme has helped to meet these expected educational needs remains a question unanswered.

Conclusion on the Cash Transfer Programmes in Africa

Many of the Cash Transfer programmes discussed above have either intentional or non-intentional consequences on children education in the various countries. Some have resulted in improved schooling and higher educational attainments among school children. Now if these various Conditional and Non-Conditional Cash Transfers have contributed positively to the education of the beneficiary children, them it become imperative to discuss them and relate them to LEAP to find out whether same can be said about LEAP.

Other Social Protection Programmes in Ghana

Much as the LEAP programme in Ghana is geared towards poverty reduction and increasing human capital (MGCSP, 2013), there are many other social protection programmes undertaken by the Government of Ghana (GoG) which also aim at the poor and the marginalized in society.

The state recognizes that subsidizing schooling among the rural poor may be a development strategy since it can both reduce entrenched poverty and promote long-term economic growth. These programmes are therefore implemented, and are supposed to reduce poverty and to build up an effective and sufficient Social Protection Scheme in the country. Most notably, many of these programmes emphasize social protection related to the educational sector.

In Ghana, there are many perceived challenges of education among school children. These challenges include lack of funds to pay fees, inability to buy needed stationery, inability to buy school uniforms, foot wear and feeding problems among others. Djangmah (2010) rightly observed that, all these challenges have poverty undertones and prevent access and participation of children in school.

These challenges cause educational exclusion among the deprived which in effect will have dire consequences related to poverty for present and future generations. These and many other issues continue to take a heavy toll on children's education in many parts of Ghana. While many children drop out of school at various stages of their educational ladder, particularly in the first three

years of primary schooling, the performance of those who remain in school continue to be overage (Djangmah, 2010). The real challenge therefore is how to enroll children in schools and to ensure that they stay to learn and reach a satisfactory level of education in the nine years of basic education (Djangmah, 2010).

In an attempt to tackle this threat of intergenerational poverty, the Government of Ghana (GoG) has introduced and implemented many social intervention policies to tackle these challenges. Some of the specific challenges that confront children were tackled head-on.

To respond to the parents' inability to pay their children's school fees, the GoG introduced the capitation grant. The issues of uniforms and footwear were addressed by the government's free school uniform and footwear programmes while the inability of parents to feed their children while in school was addressed by the introduction of the school feeding programme. Other measures adopted by the Government of Ghana include free stationery, scholarships and cash transfer programmes like LEAP which are filling the schools with children who would otherwise not be in school (Djangmah, 2010).

Free Compulsory Universal Basic Education (FCUBE)

The introduction and implementation of the FCUBE policy in 1996 sought to expand access to good quality basic education, promote efficient teaching and learning, improve teacher moral and motivation resources through incentive programmes, ensure adequate and timely supply of teaching and learning to

schools and improve teacher community relations. The FCUBE programme aims at enhancing the educational opportunities and outcomes for the socially and economically disadvantaged children in the Ghanaian society (Nudzor, 2013; Nudzor, 2013; Nudzor, 2012). This programme was aimed at getting more children into school. The FCUBE was the government of Ghana's response to a demand in the Fourth Republican Constitution which compels government to make education free and compulsory for all children of school going age in Ghana by the year 2005 (Amoako, 2015). Specifically, the FCUBE as a social protection programme aimed at achieving universal primary education by 2005 (Maikish & Gershberg, 2008).

The four broad strategic objectives of the FCUBE programme were to improve the quality of teaching and learning, improve management for efficiency within the education sectors, improve access and participation, and decentralize the education management system (Government of Ghana, 2003-2015).

The programme is backed by law enacted under Article 38 of the Constitution of Ghana which requires government to provide access to Free Compulsory Universal Basic Education (FCUBE). Under the FCUBE Act, depending on availability of resources, Senior Secondary, Technical and Tertiary education and life-long learning is also expected to become progressively free. The FCUBE redefined basic education as comprising primary and junior secondary, and as tuition free, compulsory and universal for all school-age children. The FCUBE also emphasised the importance of improving quality to improve demand (World Bank, 2004). Djangmah (2010) noted that the

programme has enhanced access to both basic and post-basic education for children from poor families.

The notion of free education generated public debate as to what this meant. Some interpreted that to mean that all costs associated with basic education would be borne by the government. However, the GES explained that the government would provide free tuition, textbooks, teaching and learning materials and subsidize the cost of exercise books and the Basic Education Certificate Education (BECE) fees for both public and private candidates (Ministry of Education, 2017). Parents, however, were expected to pay other fees. The GES allowed PTAs to levy parents for school development activities on condition that schools sought clearance from either the School Management Committees (SMCs), District Education Oversight Committee (DEOC) or District Assemblies. This is to avoid excessive charges being imposed on parents and could still prevent children from going to school. There are however, other 'hidden' charges or levies imposed on parents such as registration fees, uniforms, textbooks among others. Amoako (2015) holds the view that, in truth, these levies were a way for the schools to make up for the reduction in public funding of education. Other social intervention programmes in the education sector have later on attempted to take these so called hidden charges off the parents to give true meaning to the freeness of the FCUBE programme.

Although the reform increased enrollment rate by over 10 percentage points in fifteen years, it also led to the deterioration in quality, and together with other fee elements that still persisted, weakened demand from the poorest

households (Amoako, 2015) who were the actual target of the programme. This weakening demand encouraged the need for other social protection programmes whose primary target is the poor in order to increase access to education in Ghana, hence the introduction of Capitation Grants to schools.

Capitation Grant

Governments around the world, especially in Sub-Sahara African, have recognized the importance of education for economic and social development and therefore are investing large shares of their budget in this sector to offer to the greater part of the populace the opportunity to access quality education (Amoaku, 2014). One of the most recent initiatives established by the GoG to increase access to education is the provision of Capitation Grant to schools. In 2004, Ghana adopted a school fees abolition policy, the Capitation Grant (CG), to spur the attainment of universal access to the basic education and to meet its Millennium Development Goal (MDG) targets one and two (Ampratwum & Armah-Attoh, 2010).

Schools receive a fixed amount of funds based on the number of pupils enrolled. Indications from enrollment figures after Capitation Grant had been introduced suggested that, indeed, fees were a major barrier to access education, as this led to a surge in enrollments. The initiative is intended to remove the hitherto cost which served as a barrier to education, especially, among poor and vulnerable households, leading to non-attendance to school (Akyeampong, 2011).

The world over, countries are encouraging progress towards reducing the number of children who are out-of-school. One of the many approaches adopted by these countries, according to Amoako (2015), is ensuring that children have access to free, compulsory and quality primary education. Insufficient funding has been identified as one of the most prevalent obstacles to education in most developing countries. Consequently, the abolition of school fees, especially, at the basic education level, has been adopted by many countries as one of the key policy interventions for influencing educational access, retention and outcomes (USAID, 2007). Despite these efforts by the Government of Ghana to increase investment in education so as to expand access at the basic education level, many poor and socially marginalized groups still face difficulties accessing education (UNESCO, 2007). The attempt to address the problem of lack of access to education has focused mainly on eliminating the direct costs associated with participation in schooling (UNESCO, 2007; Cohn & Geske, 1990).

The Capitation Grant was therefore introduced to lessen some of the problems related to other indirect cost of education which inhibit most of the populace to have access to education amidst other social intervention programmes. It has been observed by experts that in situations where there are low enrollment rates, and a high proportion of households on low incomes, increasing public financing of education is the way to improve equitable access to education, especially for the socially disadvantaged (Castro-Leal 1996, van der Walle, 1995; Ablo & Reinikka, 1998). Some public schools, due to inadequate

funding under the capitation grant, have responded by charging fees for their operational costs and this has diminished enrollment and progression.

A study of the capitation grant by the Brookings Institute (2006) found that capitation disbursement often falls short of schools' expectation, making it difficult to carry out school activities and improve educational service delivery. However, as school enrollment increases, as a result of supply-side interventions; such as capitation grant, it will be imperative for the state to match this with the necessary infrastructural development (Akyeampong, Djangmah, Oduro, Seidu & Hunt, 2007; Ghanney, 2014).

In their assessment of capitation grant, programme Maikish & Gershberg (2008) found out that Capitation Grant has increased school enrollments. The World Bank (2011) also reported an increase in enrollment as a result of Capitation Grant in Ghana and at the same time increase in drop-outs rates and limits in learning outcomes. This ultimately affected net enrollment (World Bank 2011).

Another evaluation by Osei et al., (2009) revealed that Capitation Grant had no significant impact on the BECE pass rates. The study also found no significant contribution of capitation grant to enrollments few years after the introduction of the programme. The sudden increase in enrollments was found to have put pressure on existing school facilities and reduced the quality of educational provision. This was because there was no effective planning to accommodate the expected additional number of pupils, leading to overcrowded

classrooms and increased teacher workloads which could ultimately result in poor performance and a likely increase in dropout.

School Feeding Programme

Hunger, malnutrition and food insecurity erode cognitive abilities and reduce school attendance. School children need nutritious meal which will keep them healthy and well-developed for good academic work. Conversely, illiteracy and lack of education reduce earning capacity and contribute directly to hunger and poverty among the population. In addition to the capitation grant, the government of Ghana, in 2004/05, introduced the school feeding programme (SFP) aimed at helping offset the feeding cost of primary schools in order to improve the nutrition of the children (Ampratwum & Armah-Attoh, 2010). The SFP is part of Ghana Poverty Reduction Strategy I (GPRS I) and Ghana Poverty Reduction Strategy (GPRS II) directed towards meeting the Millennium Development Goals (MDGs).

In developing countries, school attendance and literacy rates are significantly lower for rural people, particularly among women and girls (The state of food insecurity in the World, 2004). Primarily, School Feeding began in Ghana in 1940 where school children in the then northern territories were provided with free meals in the boarding schools. Mohammed and Sakara (2014) described the mode of feeding children in those days as “chaotic” noting that, the menu was very poor and nutritionally not balanced. The meals served were mainly from starchy roots and plantain without adequate amount of protein

(Mohammed & Sakara, 2014). The programme was also geographically restricted as poor households from other parts of the country had no opportunity to benefit from it.

School Feeding Programmes basically are targeted social safety nets that provide both educational and health benefits to the most vulnerable children, thereby increasing enrollment rates, reducing absenteeism, and improving food security at the household level. School feeding programmes the world over increase access to both food and education for poor and vulnerable children living in poverty stricken households in deprived communities in the country. The School Feeding Programme (SFP) has been identified as one of the most significant social intervention programmes to ensure access to education for all. The SFP is a social policy strategy to ensure equality of access to education for all citizens (Manful, Yeboah & Owusu-Bempah, 2015), especially, the deprived and the disadvantaged.

Some of the problems facing basic education in Ghana are poor feeding, nutrition, and health of school children, high rate of school drop-out, low enrollment and low pupils retention in schools, low academic performance and low standard and quality of education. These problems are quite endemic in the rural areas more than they are experienced in the urban areas. In the rural areas, the dominant economic activity is agriculture where rural peasant farmers sell the best of their food items at low prices that generate very little income to help them provide nutritious food and meet other educational expenses (pay school fees, buy books, buy uniforms, etc) of their children. These challenges necessitated the

introduction of the SFP with the immediate objectives to reduce hunger and malnutrition, increase school enrollment, attendance and retention (Duah, 2011).

The concept of the programme is to provide children in selected public primary schools and kindergartens in the poorest areas of the country with one hot, nutritious meal per day. The long-term aim of the SFP is to feed school children with locally prepared food that is nutritionally adequate and to contribute to poverty reduction in the local communities (Ghana School Feeding Programme, 2011). The Ministry of Local Government and Rural Development (MLGRD) has oversight responsibility in the operations and performance of the Programme. As a social protection programme, the implementation of the SFP has multi ministerial approach. The Ministry of Food and Agriculture (MoFA), Ministry of Education (MoE) and the Ministry of Health (MoH) are responsible for the agricultural, educational and health components respectively, while the Ministry of Finance and Economic Planning as well as the Ministry of Women and Children's Affairs (now Ministry of Gender, Children and Social Protection) are responsible for financing and implementation respectively (Ghana School Feeding Programme, 2011).

Studies into the effectiveness of the GSFP in improving schooling of children have shown positive results from different researchers. Pupils were found to be more attentive and had fewer dropout rates (Manful, Yeboah, & Bempah, 2015). Pupils' academic performance also improved. They were more attentive in class and showed more comprehension of subject taught (Manful, Yeboah, & Bempah, 2015; Ghana School Feeding Programme, 2015; Kamaludeen, 2014).

Enrollment and retention rates were also found to improve (Ghana School Feeding Programme, 2015; Duah, 2011; Kamaludeen, 2014). Duah (2011) also found a reduction in school drop-out rate, an increase in literacy and an improvement in the quality of education, and health of pupils.

Ghana Poverty Reduction Strategy (GPRS) I

Another policy of the Government of Ghana aimed at reducing poverty and vulnerability is the formulation and implementation of Ghana Poverty Reduction Strategy (GPRS) I. This policy was a programme of action on poverty which was prepared and implemented from 2002-2005 (Mbilinyi, 2011).

According to the Government of Ghana (2003) "The core aspiration of the Ghana Poverty Reduction Strategy was to ensure sustainable equitable growth, accelerated poverty reduction and the protection of the vulnerable and the excluded within a decentralized democratic environment" (p. 30). One of the focal points of GPRS I was on human development which targeted measures designed to improve access of the population to basic needs and essential services. These programmes included access to basic education, safe water and improved health and environmental sanitation (Ewusi, 2013).

Growth and Poverty Reduction Strategy (GPRS) II

The GPRS II was framed in pursuance of the priorities which include vigorous human resource development. The programme was launched in January 2006 and implemented the same year (Centre for Policy Analysis, 2006; Mbilinyi, 2011).The fundamental goal of the policy was to accelerate the growth of the

economy to enable Ghana achieve middle-income status within a measurable planning period. GPRS II sought to lay more emphasis on economic growth. It also places some amount of emphasis on education captured in its human capital development component. Against this background, the government decided to embark on the design and implementation of a revised medium-term development term measurable planning period (Ewusi, 2013; Centre for Policy Analysis, 2006).

Senior High School Scholarship through Secondary Education Improvement Project (SEIP)

The Secondary Education Improvement Project (SEIP) with funding from the World Bank was aimed at supporting the implementation of the government's Community Day Senior High School Project (CSHSP) through two components: Support to Increase Access with Equity and Quality in Senior High Schools and Management, Research and Monitoring and Evaluation. The SEIP was expected to increase access to secondary education in targeted districts, increase enrollment of the poorest students and improve learning outcomes for selected low performing Senior High Schools. The government planned to achieve these results through the construction of new Senior Secondary Schools in underserved areas, the rehabilitation and expansion of existing low performing schools and support for SHS attainment for disadvantaged students.

The Government planned to do this by: providing 23 new Senior High Schools in mostly underserved areas; expanding and upgrading support for 125

existing low performing SHSs; providing three-year scholarship support for needy and qualified SHS students especially girls and providing scholarship to students from low-income families as a way of expanding access (Ministry of Education, 2014). The scholarship scheme under the SEIP was to address the low level of participation of students from poor communities, especially girls. The amount was determined based on the need to cover such costs as school fees, examination fees, uniforms, textbooks, stationery, footwear, school bag, sanitary materials, transport cost and other student essentials. The funds was to be transferred directly to SHSs to cover the cost of eligible items like school fees, uniforms, textbooks, exercise books, examination fees. The remaining funds were also to be given to the students to meet their other needs. A student remains on the scholarship until they complete the three years of SHS. However, their attendance rate must at least be 80% of the school year. Given the gender focus of the scholarships, a proportion of 60% were to be awarded to girls and 40% to boys. The Girls Education Unit was to lead the implementation of the Scholarship scheme with technical support from a scholarship advisor/administrator. Monitoring the implementation of the programme was placed under the supervision of the Girls education officers in the District Education offices (Mo E, 2014).

Take home Rations

Take-Home Rations (THRs) was a service whereby families were given food to compensate for their children's attendance if they attend school for a number of days. The THR's main objectives, implemented in parts of Ghana in

1999, are to enhance girls' school enrollment and retention, and to reduce dropout rates in primary schools (Edstrom, 2008). It was conditional to school attendance and generally used as a motivation to support access to education. THRs were intended to address the consumption needs of the pupil's entire family while developing the human capital of children as well by transferring food to the family conditionally upon school enrollment and attendance, primarily through the income transfer effect. This transfer was an entitlement that enabled poor families to release children from household obligations so that they could go to school to gain access to food that could be used to feed other family members, or to sell the food for cash to buy other needed goods (Gelli, 2010; Manful, Yeboah & Bempah, 2015).

Education Strategic Plans (ESPs)

The Government of Ghana's education strategy was outlined in the ESP 2003-15, and more recently, the ESP 2010-2017. The 2003-2015 ESP focused on four key areas: equitable access; quality of education; education management and; science and technology education and training. The OVCs an educational benefit from LEAP is in line with the attainment of equitable assess to education as espoused in ESP 2003-2015. The 2004 White Paper on Education Reforms aimed to build upon the ESP commitments, to ensure that high quality free basic education is provided to all children and 'that secondary education is more inclusive and appropriate to the needs of young people and the demands of the Ghanaian economy'. The reforms included: expansion of basic education to two years of pre-school, six years of primary education and three years of JHS (all to

be compulsory and fee-free); reduce primary curriculum; a more general comprehensive curriculum; SHS to become four years with specialist streams (Ministry of Education, 2012).

The 2010-2020 ESP particularly aimed at addressing issues of quality, equity (especially gender), and represents a shift to a more holistic development of all sectors of the education sector, rather than just basic education. It also prioritises Information Communications Technology (ICT), Science, Mathematics and Technology (SMT) and strengthening monitoring and accountability in the sector as a whole.

Fast Track Initiative

Ghana's proposal to the FTI, which put a major focus on promoting girls' education, was endorsed in 2003-2004. In November 2004, the FTI Catalytic Fund (CF) allocated USD 8m to Ghana to support the supply of basic school text books; a teacher initiative scheme; and monitoring and supervision. This initial tranche was followed by others and by November 2007, a total of USD 19m had been disbursed. The FTI evaluation concludes that 'all the evidence that has been taken into account shows clearly that MOE/GOG is firmly driving forward the policies and planning relating to EFA.

National Programme on Elimination of Child Labour

Child labour is closely associated with both temporary and permanent drop out of school, and girls are more prone to this canker. Ghana's Labour Decree (1967) prohibits employment of children under the age of 15; although the

law permits undefined 'light' work by children. An ILO/IPEC Ghana Statistical Service survey of child labour released in 2003 found that 2.47 million children were engaged in economic activities, but 64.3% of these children attended school. Of those children engaged in economic activities, 1.27 million of them were found to be engaged in child labour as defined by age and hazard. Child labour in Ghana is gendered, inextricably linked to poverty, and varies by region (Camfed, 2010). Complementary education may be a relevant strategy for addressing the issue of child labour (Ministry of Education, 2012).

The programme succeeded in implementing the four Action Programmes (Aps), which resulted in the withdrawal or prevention of 2,138 children from child labour, and provided them with several direct services, including formal schooling, vocational training and payment of school fees. The IPEC programme generated interest in the combat of child labour to the extent that many organizations began to develop projects with similar aims of progressively eliminating child labour, and joined the fight against child labour. The IPEC programme impacted on the Government through various agencies to consider the programme to eliminate child labour. It had made it possible for the Government of Ghana to support the programme in varied respects, and in most cases, by sending its representatives and providing funding to support child labour projects (Government of Ghana, 2012).

Free School Uniforms and Free Textbooks Programmes

The World Bank (2004) has argued that user fees are a major obstacle to universal education in developing countries. Several countries in Sub-Saharan

Africa have eliminated school fees, but other significant costs remain, including the cost of providing a school uniform for a child. Government and non-government organizations may intervene in any number of ways to encourage children to attend school, including the provision of free uniforms and stationery to school children (Kremer et al. 2002). This programme is conceived as a pro-poor intervention, attempting to target the poorest families. The aim of this intervention is to increase enrollment among school children and to encourage inclusion (Ministry of Education, 2012).

In Kenya, where the cost of a uniform was found to be the highest monetary outlay for primary education after the abolition of school fees, a study conducted by Evans, Kremer and Ngatia (2009) on the Impact of Distributing School Uniforms on Children's Education in Kenya revealed a positive contribution of the programme to the education and schooling of children.

Scholarships for Girls

Stipends clearly emerge as an effective strategy for girls' education in terms of enrollment and retention, generally at JHS and particularly at SHS level. This strategy promises most impact if targeting methodologies take account of interacting factors which determine educational outcomes (e.g. using wealth and gender as selection criteria), and if conditional criteria (e.g. attendance) are considered. Because of its general focus on SHS, it is cost effective in that the economic returns to girls' education are greater with additional years of schooling (Ministry of Education, 2012).

Livelihood Empowerment Against Poverty (LEAP) Programme

As discussed earlier in chapter one of this work, the Livelihood Empowerment Against Poverty (LEAP) is a cash transfer Programme which provides cash transfers to extremely poor, disadvantaged and vulnerable households (Ashietey & Yeboah, 2012; MGCSP, 2012). The programme covers households with elderly persons, the disabled, orphans and vulnerable children (OVC). LEAP is partly conditional and partly non-conditional cash transfer programme. The benefits of the aged and the disabled have no conditions attached while the benefits of Orphaned or Vulnerable Children (OVCs) are dependent on the child's school attendant.

In an attempt to tackle the issue of poverty, the government of Ghana sent a team of officials to study the Brazilian experience with the Bolsa Familia programme. The real motivation for adopting the Brazilian Bolsa Familia programme came from the Ghana Statistical Service revelation in 2007 that 880,000 households in Ghana, representing about 18.2 percent of the population, were extremely poor. Similarly, the GLSS 7 estimated that 40 percent of Ghanaians were poor (Ghana Statistical Service, 2007).

To tackle this issue of poverty and social deprivation, the Government of Ghana in 2008, introduced the livelihood empowerment against poverty (LEAP) aimed at helping poor families leap out of poverty. LEAP is a social cash transfer programme which provides cash supposed to decrease the poverty of household members in the short-term and encourage long-term human capital development which, in effect, would provide better life for the Ghanaian population (MGCSP,

2013; FAO, 2014; Handa, Park, Darko, Osei-Akoto, Davis & Diadone, 2013). Ghana's Livelihood Empowerment Against Poverty (LEAP) is a pioneer Cash Transfer (CT) programme in West Africa (Garcia & Moore, 2012).

The flagship programme, which forms part of Ghana's National Social Protection Strategy, was introduced in 2008 to provide a safety net for the poorest and most marginalized groups in Ghanaian society, notably the bottom 20% of the extreme poor in Ghana who, according to the 2005 Ghana Living Standard Survey, comprise 3.7 million of the country's population. To this end, it seeks to protect and empower extremely poor families consisting of the elderly (aged 65 and above), the disabled who are unable to work, and Orphans and Vulnerable Children (OVC) by providing them financial support (cash grants) (Ministry of Gender, Children and Social Protection, 2013). This is "to reduce poverty by increasing consumption and promoting access to services and opportunities among the extremely poor" (Ashietey and Yeboah, 2012, p. 4.). A unique feature of LEAP is that beneficiaries are also provided free health insurance through the National Health Insurance Scheme (NHIS) (FAO, 2014; Garcia & Moore, 2012).

LEAP has also had an impact beyond individual families as it enables beneficiaries to purchase items in their local economy (OMP, 2013). Thus the programme is an effective tool that has not only had a significant impact on the lives of beneficiary families, but also has the potential to make an even greater contribution to the government's long term strategy for tackling poverty, especially as a result of the transformative impact the programme has had on targeted families who are now able to save, work more, invest in the development

of human capital (education and health) and contribute to economic growth in their local communities and beyond (Ministry of Gender, Children and Social Protection, 2013, (FAO, 2014). LEAP is a central component of the government's national social protection strategy (World Bank, 2010c)

The main objective of the programme is the alleviation of short-term poverty and encouraging long-term human capital development to enable these households or individuals "leap" out of poverty (Ministry of Gender, Children and Social Protection (MGCSP, 2012). It also has as its main objective "to reduce poverty by increasing consumption and promoting access to services and opportunities among the extremely poor and vulnerable" (Ashietey and Yeboah, 2012; p. 4). The programme has four specific objectives as outlined by Ashiety and Yeboah (2012). These include:

1. To improve basic household consumption and nutrition among children below two years of age, the aged (65 years and above without productive capacity) and people with severe disabilities.
2. To increase access to health care services among children below 5 years of age and the aged (65 years and above without productive capacity) and people with severe disabilities.
3. To increase basic school enrollment, attendance and retention of beneficiary children between 5 and 15 years of age.
4. To facilitate access to complementary services (such as welfare, livelihoods and improvements of productive capacities) among beneficiary households.

These four pillars of the programme are aimed at helping to improve the general well-being of the beneficiary households. For the purpose of this research, the focus of the discussion will be on objective three which is about the education of children aged between five and fifteen years.

Eligibility criteria

The LEAP programme has specific criteria for the inclusion of households as beneficiaries. Ashietey and Yeboah (2012) categorized the eligible households into two: the extremely poor and the vulnerable.

According to the Ghana Living Standards Survey (GLSS), the poverty profile of Ghana indicates that an estimated 40% of Ghanaians are poor. This refers to people who have the capability to meet their basic need of food, but are not able to take care for supplementary necessities. Furthermore, an additional 14.7% of the people are afflicted by extreme poverty and are thus not capable of catering for their basic human needs including their nutritional requirements and therefore suffer from poverty across generations (Ministry of Manpower, Youth and Employment, 2007). This phenomenon requires a social policy to provide safety net for the poor and the vulnerable in Ghana (Atulley, 2015).

LEAP eligibility is based on poverty and having a household member in at least one of three demographic categories: having orphans or vulnerable children, elderly poor, or person with extreme disability unable to work. A unique feature of LEAP is that beneficiaries are also provided free health insurance through the National Health Insurance Scheme (NHIS).

To be eligible for the LEAP programme, households must meet at least one of the three eligible criteria. Firstly, the household must be extremely poor which is "defined a household that obtained a Proxy Means Test (PMT) score below cut off point defined by the programme and is also validated by community representatives as extremely poor" (Ashietey & Yeboah, 2012, p. 5). The second eligibility criteria for a household's participation is for that household to have at least one eligible member who is elderly and above 64 years of age, an orphan and vulnerable child (OVC) and a severely disabled person in that family. To avoid any ambiguity relative to the definition of orphan and vulnerable child, the LEAP operation manual of Ashietey and Yeboah (2012) explains that any child that is single or doubled orphaned, disabled, chronically ill, a "child" headed household, or a member of a household with parents who cannot be traced, or a child with a parent who is chronically ill, considered as an OVC. Another criteria for inclusion has to do with chronically ill and disabled persons. A chronically ill person is described as a person with prolonged illness for at least three months or more, such as HIV/AIDS, tuberculosis or cancer. A disabled person is defined as a person with physical impairment or limitation that prohibits the person's ability to engage in productive work (Ashietey & Yeboah, 2012). In all, the three main categories of people who can benefit from LEAP are children without parents, the aged and unproductive, and the physically disabled who cannot engage in any active economic activity.

The programme sub divides beneficiaries into two main categories. The conditional and unconditional beneficiaries. Beneficiary households with no

member below the age of sixteen years fall under unconditional beneficiary households while those households with at least a member below fifteen years have certain conditions to remain in the programme. Among the conditions to be fulfilled are educational responsibility of enrollment and school attendance for children between the ages of five and fifteen years (Ashietey & Yeboah, 2012). Other conditions for the conditional beneficiaries include the registration of all household members in Ghana's National Health Insurance Scheme, the registration of children under 18 months old in the national registry, taking children under 18 months old to medical checkups, the registration of children in the country's expanded immunization programme, and keeping all children from being trafficked or forced to participate in the most exploitative types of child labor (IPC-IG, 2008).

The beneficiaries are selected through geographic targeting of districts via poverty maps (World Bank, 2010c), and the selection is further refined through proxy means tests and community verification (International Policy Centre for Inclusive Growth (IPC-IG), 2008). The criteria for the proxy means test include indicators of infrastructure, exposure to shocks, human capital investment, and supply-side availability of services among other variables. Targeting at the community level is completed by community LEAP implementation committees, which are composed of volunteers (Jones, 2009).

Community leaders, such as chiefs and elders, act as key informants to the district social welfare officials to help them identify households in extreme poverty (World Bank, 2010c). The programme's beneficiaries were initially

limited to OVC, elderly people (over 65 years old), and people with major disabilities (Sultan & Schrofer, 2008). With the expansion of the programme to cover all the districts in Ghana, the geographical coverage now has to do with selecting communities within the districts.

Selection of beneficiary households involves a targeting process implemented as follows. First of all, districts allow communities to select a given number of beneficiaries on the basis of the programme's targeting criteria. Then the eligibility of beneficiaries nominated by the community is verified by field visits. After that, beneficiaries are registered through completing application forms, which are used to rank households electronically and generate a list of eligible beneficiaries. The district LEAP implementation committee then verifies the beneficiary list, and the community endorses it. Households are informed of their selection and the benefits they will receive, and they are given a programme identification card that should contain a photograph and biometric data. Finally, surveyors hired at the national level independently verify the eligibility of beneficiary households (World Bank 2010c). Alignment of LEAP plans and implementation are still improving. Transfers are given to caregivers in beneficiary households.

The LEAP Programme Secretariat (2016) observed that the programme, as at September, 2016, covered a total of 212,848 beneficiary households in all the 216 districts of Ghana. Currently, one eligible member household receives a monthly grant of GHS 64.00 (USD 14.71), two eligible member household receives GHS 76.00 (USD 17.47), while three eligible member household

receives GHS 88.00 (USD 20.23) and four and more eligible member household receives GHS106.00 (USD 24.37) (LEAP Programme Secretariat, 2016).

The LEAP benefits may look too little to have any meaningful impact on the lives of any individuals but no matter how small these monies are, they have positive contributions to the lives of the beneficiary households in the form of increased food, and other social consumptions among others. The bigger communities even gain from the cash grant in different forms (World Bank, 2010c; Oxford Policy Management (OMP), 2013; Handa & Park, 2011; Park, Handa, Osei & Osei-Akoto, 2012; Handa, Park, Hill, Darko, Osei-Akoto, Davis and Diadone , 2013).

Communities are supposed to ensure that households fulfill conditions and are adequately connected to complementary programmes (World Bank, 2010c). District LEAP implementation committees are composed of representatives from civil society and the National Disaster Management Agency, and they represent social service committees at the district level. They help implement, monitor conditions, and communicate information about LEAP. These district committees work with the Department of Social Welfare and the Department of Community Development to form community LEAP implementation committees. The community committees are composed of local leaders, nurses, teachers, NGO representatives, and five community representatives who are tasked with addressing appeals and increasing programme awareness (World Bank, 2010c).

Benefits and Studies on LEAP

Although LEAP is considered as a relatively new social intervention programme in Ghana, it has been very beneficial to the recipient households in various spheres of their lives. In the area of health, LEAP programme has dramatically increased the access of children to National Health Insurance Scheme (NHIS) although this has not translated into actual increases in utilization of services (Handa, Park, Osei Darko, Osei-Akoto, Davis & Diadone, 2013).

On the education of children, LEAP has had a strong impact on children's education as more children from these homes have been found to be in school (Roelen, Chettri, & Delap, 2015) at the secondary level, with a very good attendance rate and less repetition of class (Handa, Park, Osei Darko, Osei-Akoto, Davis & Diadone, 2013; Ministry of Gender, Children and Social Protection, 2013). It was also found to have increased consumption, facilitated access to services and improved nutritional (food), clothes, and health status of beneficiary households (Roelen, Chettri, & Delap, 2015; Handa, Park, Osei Darko, Osei-Akoto, Davis & Diadone, 2013).

The LEAP cash transfer programme has had a significant impact both on beneficiaries, their families and even the community of the beneficiary households as some of them are able to engage in savings and investments such as trading and purchase of roofing materials (Handa, Park, Osei Darko, Osei-Akoto, Davis & Diadone, 2013; Ministry of Gender, Children and Social Protection, 2013).

A recent study estimated that every single LEAP amount transferred to a beneficiary family has the potential to increase local income by two and half folds. The impact of the cash transfer on the local economy is likely to significantly exceed the amount transferred to beneficiaries (Ministry of Gender, Children and Social Protection, 2013). The economic benefits were found to be more in female-headed beneficiary households and have resulted in increased social networks, resulting in greater status, and self-esteem leading household heads reporting they feel happier about their lives after engaging in LEAP (Davis, Daidone, Handa, Park, Osei Darko & Osei-Akoto, 2014).

A study conducted by Atulley (2015) on Assessment of the livelihood empowerment against poverty programme in the Bongo district, Ghana, revealed that 83.5% of the beneficiaries engaged in farming and dependent on relatives for their livelihood aside the LEAP intervention. As many as 98.6% responded that they used the LEAP grant to buy their basic needs and out of this, 88.8% said they would not have afforded their basic needs without the grant. Also, the study revealed that, the LEAP grant has increased the consumption of basic necessities such as food and the acquisition of clothes (Atulley, 2015).

A study by Debra (2013) in addition to the fact that the programme was found to be beneficial to some respondents also found a significant number of beneficiaries who reported that there has not been any improvement in their livelihoods after having engaged in the LEAP programme for years.

Beside these surveys, there are few qualitative studies on the programme. These studies include the works of Handa, et al. (2013) and The Oxford Policy Management Report (2013). Handa, Park, Hill, Darko, Osei-Akoto, Davis and Diadone (2013) evaluated the impact of the programme in terms of consumption and non-consumption expenditure and enrollment in the National Health Insurance Scheme (NHIS) and concluded that the programme had increased the beneficiary households' non consumption expenditure and increased their enrollment in NHIS. The Oxford Policy Management Report (2013), studied two districts (Komenda Edna Eguafo Abirim and Tolon Kumbungu) who are part of the beneficiary districts. The focus of the Oxford study was more on the community benefits of the programme than its contribution to the educational well-being of the beneficiaries. Specifically, the Oxford Policy Management (OPM) Report looked at three dimensions of the programme namely; the household economic impact, the local economic impact and social networks. The general focus was basically an economic impact analysis of the programme in the two districts. On the area of the household economic impact, the OPM (2013) concluded that the programme improved the well-being of beneficiary households through ensuring better diet, reducing child labour and sending children to school. The study, however, failed to elaborate on how the programme is able to meet the educational needs of members of the household, which of the educational needs are met by the programme and also fails to cover other aspects of education. Thus, the aspect of educational well-being of beneficiaries had not been adequately explored by various researchers who have researched on the LEAP programme.

Educational Expenses

Parents or caregivers play a significant role in the education of their children. This is especially so when it comes to meeting the educational needs of these children. Bhalotra, Harttgen, & Klasen (2014) and Yussif and Yussof (2010) identified some areas of items that Ghanaian parents and caregivers spend money on for the education of their wards. These areas are school fees and levies, textbook user fees, stationery (exercise books, pens, pencils, etc), meals, transportation. In addition to these, Yussif and Yussof (2010) also added tuition fees, textbooks, and school uniforms as costs parent or caregivers incur in the education of their wards.

Irrespective of the fee free education in Ghana, it has been found that there were about 76 different levies charged by schools in Ghana. These levies were found to have negative impact on schooling of children (Bhalotra, Harttgen, & Klasen, 2014). They have been found to be the main reasons why children do absent themselves and/or drop out of school despite the policy of fee free tuition in basic schools (Bhalotra, Harttgen, & Klasen, 2014; Ekpe, 2012; World Bank, 2009). Also, School fees have been found to be one single most important barrier to educational enrollments, deterring poorer parents from sending their children to school (World Bank, 2004, 2009).

The education sector of Ghana is confronted with myriads of challenges such as low school enrollment, gender disparity, and a shortage of teachers. As a measure to tackle these problems, especially low school enrollment, the government has put in place a number of social intervention programmes which

include free transportation for school children, scholarship schemes for students, free school uniforms, and capitation grant and the school feeding programme. The SFP programme has increased enrollment, (Attah & Manu, 2015; Bukar & Hajara, 2015; Oduro-Ofori & Adwoa-Yeboah, 2014) attendance and retention (Kamaludeen, 2014). Feeding programmes in other parts of the world have also been found to increase educational attainments including test scores (Buhl, 2012). Bukari and Hajara (2015) in their study of some school children in the Upper West region of Ghana, also established a relationship between school attendance, retention and academic performance and food insecurity/food security. To overcome food insecurity as a factor affecting schooling, providing lunch for children has been identified as one of the items needed to keep children in school (Montgomery, Ryus, Dolan, & Scott, 2012; Jakes, McGuire, Method & Stemberg, 2002).

Sanitary pads are essential for girls to be able to attend school, especially during their menstrual periods (Wesangula, 2017; Anderson, 2016). Studies by Montgomery, Ryus, Dolan, & Scott, (2012) and Scott, Dopson, Montgomery, Dolan, & Ryus (2009) found some significant disparities between the control group (girls not supplied with sanitary pad) and the experimental group (girls supplied with sanitary pads) in terms of absenteeism in school. The researchers concluded that providing sanitary pad for girls led to the reduction in the number of days the girls absented themselves from school.

Barriers to Schooling in Ghana

Ghana has made significant strive towards universal education; however, there still exists some barriers towards schooling among certain subgroups within the population (de Groot, Handa, Park, Osei Darko, Osei-Akoto, Bhallab, and Ragnod, 2015). It was estimated that, as at 2013, about 428,604 children of primary school age and 191,532 children of junior high school age were not in school in 2014 (UNESCO Institute for Statistics, 2014). Poverty and social isolation were identified as a major reason for which most of these children were excluded from participating in formal education (de Groot, et al., 2015) . Geographical location and gender play a role in the differences in the school attendance in Ghana. Children in Northern Ghana are more likely to be out of school than children in other regions in Ghana. Similarly, gender gaps are also higher in Northern Ghana and ethnic disparities also persist (UNICEF Ghana, 2012).

Many factors have been identified as barriers to education in Ghana. 'For girls, major barriers to continued education included early marriage, child fostering and lack of proper sanitation facilities at school. Also a lack of perceived benefit and low levels of parental education contribute to drop-out' (de Groot, et al., 2015p. 8). Among the most vulnerable are children with disabilities or special needs. This is so because, schools do not have the appropriate facilities or personnel to deal with their special needs. Risk of abuse at school also hinders children from going regularly (de Groot, et al., 2015).

The National Development Planning Commission [NDPC], (2015) observed that despite the absence of official school fees in schools in Ghana, some direct and indirect costs of schooling such as transportation, stationery, food and sanitary materials for girls are still pervasive in Ghanaian schools. The NDPC noted that these costs increase with the level of schooling, and children from poor families are therefore at increased risk of drop-out once they reach secondary school level. Other barriers include opportunity costs, because children often need to contribute to their family's livelihood activities, and migration (UNICEF Ghana, 2012).

Theoretical Review

This aspect of the chapter provides an explanation to the theoretical lens from which the entire study can be viewed and how these theories illuminate the study. Two theories are discussed in this chapter. These are the political ideology of social democracy and the grant theory from Boulding (1973). The political ideology of social democracy provided clarifications to the reasons or the decisions to provide social intervention in education to a segment of the population. The grant theory on the other hand, helped to understand the usefulness or otherwise of any grant and in this case, the LEAP grant given to households with Orphaned and Vulnerable Children.

A theory is considered to be a set of generalizations purportedly making reference to unobservable entities, such as genes, quarks, unconscious wishes (Daney, Sosa & Steup, 2010). Kerlinger cited in Cresswell (2014) explains theory as "a set of interrelated constructs (variables), definitions and propositions that

present a systematic view of phenomena by specifying relations among variable with the purpose of explaining natural phenomena" (p. 54).

In another sense, a theory is said to be :

> a contemplative and rational type of abstract or generalizing thinking, or the results of such thinking. Depending on the context, the results might for example include generalized explanations of how nature works. One modern group of meanings emphasizes the speculative and generalizing nature of theory. In the arts and philosophy, the term "theoretical" may be used to describe ideas and empirical phenomena which are not easily measurable. In present time, the term "theory" refers to scientific theories, a well-confirmed type of explanation of nature, made in a way consistent with scientific method, and fulfilling the criteria required by modern science (Wikipedia, 2013).

Generally, a theory is a set of interrelated propositions or principles designed to get answers to social questions or explain a particular phenomenon. Theories provide us with perspectives to help explain and predict the social world in which we live. Each perspective offers a variety of explanations about the causes of and possible solutions for social problems (Rubington & Weinberg, 1995).

In qualitative research, a theory can be used to broadly explain behaviour and attitudes or used as an overall orienting lens to study issues related to gender, class or with the issues of marginalized groups (Cresswell, 2014). This lens, in the

view of Cresswell (2014), "becomes a transformative perspective that shapes the type of questions asked, informs how data is collected and analysed" (p. 64).

Theoretical Basis for the Study

For the purpose of this phenomenological study of the contribution of LEAP to the well-being of beneficiary children, the ideologies of socialism/Marxism and social democracy and the grant theory were used. According to Hill (2004), an ideology is a set of coherent beliefs and attitudes that are regarded as self-evidently true in opposition to other belief systems. The livelihood empowerment against poverty is one of the social intervention programmes of the government of Ghana targeted at the vulnerable in society.

Political Ideologies

Political ideology is a set of beliefs or shared framework of mental models that groups of individuals hold about the proper order of organizing society and how this can be achieved. These beliefs tend to specify acceptable means of attaining social, economic, and political ideals, goals and philosophies of life and how it should be lived (Jost, Federico, & Napier, 2009). For this research, the three main political ideologies of Socialism, Capitalism and Social Democracy were considered with emphasis on Social Democracy. These ideologies represent political positions and each has a unique effect on educational policies in terms of equality (Hill, & Cole 2004). As noted by Hill (2004):

> As political positions differ on the desirability of social and economic equality, so they differ on the need for equality and

> equality of opportunity within education. Consequently, the policies that more or less flow from the different ideas and values that compose these ideologies are often explicitly framed in terms of their intention to promote either equality and equality of opportunities or elitism and an unequal hierarchy of schooling. (p. 8).

A brief explanation was given to each ideology to help ensure that the evidence that comes out of the study will be well grounded on these theories or ideologies. The first ideology considered was socialism/Marxism, followed by social democracy and neo-liberalism or capitalism. The emphasis however was placed on social democracy.

Socialism/Marxism is a left wing ideology that focuses on the use of the collective means to change the powers of the ruling capitalist class. Individuals who hold this ideology place a lot of emphasis on the belief in the collective good (Hill, 2004; Nudzor, 2013). These ideologists believe in the collective rather than exploitative economy. They want each and every individual to have equality. As noted by Nudzor (2013), the major objectives of the socialist include social and collective control of the economy, egalitarian redistribution of wealth, and income and power in favour of the working class.

The social democratic ideology shares common features and values with socialism, especially in the aspect of education (Lynch & Lodge, 2002; Nudzor, 2013). Hill as cited in Nudzor (2013) noted that there is a fine main difference between the two ideologies. While social democratic ideology is strongly devoted

to social justice and its related concepts like equality of opportunities, inclusion, equality, and fairness, socialism focuses on the use of the powers of the state (both local and national) to achieve a socially just society devoid of discrimination.

In short, whereas socialism focuses on equal share of resources and power, social democracy focuses on giving individuals equal opportunities. In education, the social democratic principles require the need to give attention to issues such as expansion of educational opportunities, commitment to principles of equality and equal opportunities in schools, a degree of positive discrimination and redistribution of resources (Nudzor, 2013), it focuses on state welfare to meet the needs of the vulnerable in society. Hefferman cited in Hill (2004) identifies four main principles of social democracy. These are full employment, welfare state, redistributive taxation for social good and private sector and government working together at appropriate times for the common good of all. In education, social democracy has some basic tenets. Prominent among these are comprehensive schooling, expansion of educational opportunities, commitment to policies of equal opportunity and commitment to the issue of social justice and fairness (Nudzor, 2013; Hill, 2004).

Capitalism is a school of thought or an ideology that developed to counter the argument of equality. It focuses on private control of the economy, competition, choice, inequality, individualism and profit work which is thought to be beneficial to society as a whole (Hill, 2004). This ideology focuses on competitive individualism and a reduced role of the state in the welfare of persons

as its basic philosophical underpinning. In this form of neo-liberalist ideology the state aims at producing an individual who is enterprising and competitive (Nudzor, 2013; Adie, 2008; King, 2004). This is why Trowler as cited in Nudzor described the educational terminology associated with this ideology as enterprise education.

Table 1, adapted and modified from Nudzor (2013), spells out the contrasting features of the three ideologies and how these are related to educational policies and especially social intervention programmes in education.

Table 1: Features of three Political Ideologies and their Education Implications

Political Ideology	Socialism/Marxism	Social Democracy	Capitalism
Educational terminology	Social reconstructionism	Progressivism	Enterprise
View on education	Empowering maginalised groups in the interest of equity Views education as a force for creating an improved individual.	Social justice, ensuring fairness in personal and social development. Education is to help disadvantaged individuals and groups.	Increasing human capital. Education should help develop people to be good and efficient workers.
Role of government	Partner (Control)	Partner/Major stakeholder	Minimal
Educational principles	Encourages equal distribution of resources among schools and affirmative action for under achievers. Favours the creation of educational institutions.	Education is an important means of minimizing social inequality. Encourages community involvement in education	Competition among schools and individuals. Parents seen as consumers and need information to make good choices.
Key principles	and use of national/ local resources to achieve socially just anti-discriminatory society.	Rejects elitism and roots for mass access to education.	

Source: Adapted and modified from Nudzor (2013)

These political ideologies were used by Nudzor (2013) in his study of 'fCUBE' policy implementation in Ghana where he held the view that:

> ... the difference between the two ideological positions rests in the fact that whereas the social democratic ideology is strongly committed to social justice and its related concepts such as inclusion, equity, equality of opportunities (and of outcomes) and fairness..... socialism, advocates for the use of local and national to achieve socially just (egalitarian) anti discriminatory society (P. 183).

The influences of these ideologies on education vary considerably. Social democratic principles affect policies such as a degree of positive discrimination and redistribution of resources between and within schools, commitment to equal opportunities and comprehensive schooling.

LEAP, as a social intervention programme with a component that tries to provide opportunity to deprived children to have the same type of basic education like any other child, is obviously born out of the social democratic ideology. LEAP aims at ensuring equity and equality of opportunity for the OVC and this justifies the use of these ideologies to illuminate this study.

The Grant Theory

The second theory used to illuminate the study is the grant theory as propounded by Boulding (1973). Boulding describes a situation in which internal transfers become integral part of grant economies and "very powerful social

organizers in both capitalist, and in socialist" (p.3) societies. He is of the view that grants constitute exchange whether they are between individuals, states or between an individual and the state (as in the case of LEAP). A grant is said to be a relationship between two parties, and involves the grantor or donor on one hand and the recipient on the other hand (Boulding, 1973).

In the grant system as noted by Boulding (1973), this relationship may be characterised by either malevolence or benevolence. A grant characterised by benevolence is called a 'positive grant'. This is a grant that the grantor gives with the welfare of the receiver in mind and also, the grant helps to improve the well-being of the individual or a group who is the receiver of the grant. A malevolence (negative) grant is a grant that worsens the conditions or welfare of the receiver. Boulding (1973) was of the view that in most granting systems, there are both elements of negativity and positivity. In applying this concept to LEAP beneficiaries, the question that arises is: who defines the usefulness or otherwise of a grant? The grantee should be allowed to tell whether the grant contributed to improving their well-being or not. Another aspect of this relationship is the superiority verses inferiority relationship. In many grant systems, the donor becomes superior whiles the receiver becomes inferior.

In developing this grant theory, Boulding also tries to establish the importance of the decisions to give and receive grant as a very important aspect of the granting process. He noted that in ordinary sense, the decision of the grantor to give a grant seems to supersede the decision of the recipient to receive the

grant. However, he argues that both decisions are of equal importance in the granting process.

Boulding relates the granting system to political ideologies of capitalism and socialism and noted that:

> ... the grant concept throws more light on some of the political controversies of our time, particularly the socialist controversy. Indeed, the core of the socialist controversy is a dispute about the legitimacy of market organisation and grant organisations. .... the socialist countries rely more on the political economy of grants. (p.6).

This grant sector of every economy is largely responsible for the redistribution of economic resources to ensure equity and fairness which is a major tenet of every social welfare programme such as LEAP. It is worth mentioning that in developing this theory, Boulding talks about both one-way and two-way (exchange) transfers.

The grant theory was very useful in this study as it helped to establish whether or not the cash transfers received by LEAP beneficiaries had actually helped the households improve their well-being especially in the area of education. It also helped to deepen the understanding of the data collected from the participants. Throughout my readings, I have not come across any similar studies that employed this theory to throw light on a social intervention programme like LEAP.

Conceptual Framework

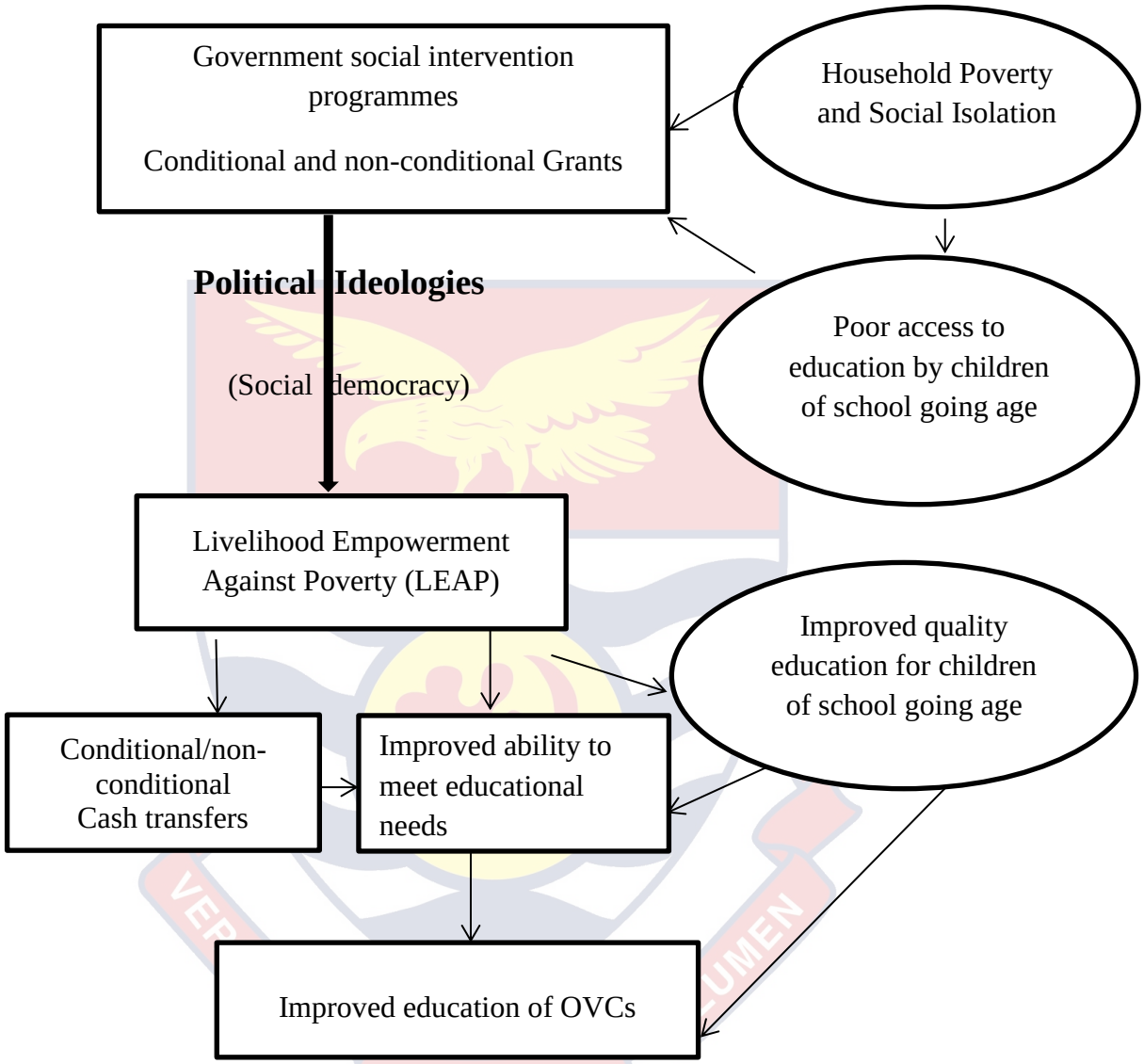

Figure 1: Conceptual framework on how LEAP Leads to Improved Educational Well-being of OVCs.

The conceptual framework focuses on the relationship between the various variables in the study. The diagram posits that when households are faced with issues of poverty and social isolation, children in these households will be exposed to worsened inability of the household to meet the educational needs of these children. That is to say that poverty could deprive children in poor

households from going to school and having access to good education. This situation can attract the attention of governments that have a social democratic ideology. To help ameliorate the plight of these children, social intervention programmes (LEAP) and policies are initiated by the government to help lessen the problems of these children. Some of these social intervention programmes come in the form of cash transfers targeted at the education and the educational well-being of these children.

In Ghana, one of the social intervention policies is the Livelihood Empowerment Against Poverty (LEAP). LEAP is a conditional cash transfer programme. It leads to improved access to education amongst children in the beneficiary households. This is attained because the cash transfer (LEAP) grant will help meet both the direct and the indirect educational needs of the children. As more and more of the educational needs of the children are met, the total educational well-being of the children is improved and this is seen in the areas of improved academic performance, improved school attendance and better ability of caregivers to meet children's school needs.

Summary of Literature Review

Poverty and social isolation have become worldwide twin evils that require a concerted global effort to minimize their impacts on society. A sure way to deal with this is through social protection. One main approach that has become the order of the day in many countries is the cash transfer programme. In Ghana, there are several social protection programmes some of which could be found

within the educational sector. The Livelihood Empowerment Against Poverty (LEAP) which is a cash transfer programme, is described as the flagship of all the social protection programmes in Ghana.

LEAP has an educational component which makes it a social protection programme partly in the educational sector. In all, the literature review covers issues of poverty and social isolation. Social protection policies, especially cash transfer programmes across the world, were covered in the review. The usefulness of each of the cash transfer programmes in meeting the needs of beneficiaries was explored. Empirical review was conducted into how each of these cash transfer programmes helped to meet the educational needs of children. The review also covered LEAP and other social intervention programmes in the educational sector in Ghana and how these have contributed to meeting the schooling needs of school children in Ghana. Empirical issues on how educational needs of children of school going age are met were also covered. All these issues paved the way for this current study and have helped to anchor the new findings onto already existing ones on similar programmes.

The political ideologies of socialism, capitalism and social democracy, together with the grant theory, were used together in this study to help explain the contribution of a social intervention policy (a grant, born out of the political ideology of social democracy) and how this grant contributes to the improvement or otherwise to the well-being of recipients of this grant. LEAP is a social intervention programme partially aimed at expanding access and ensuring equity in education between the "haves" and the "have nots".

CHAPTER THREE

RESEARCH METHODS

Introduction

Chapter three of this study begins with a brief description of the study area, followed by the rationale for using qualitative research with the focus on the phenomenological approach. The chapter also deals with an explanation of the design employed for this investigation. This section explains the sampling method used and participant inclusion criteria, followed by explanation of the data collection process and then the approach adopted for the analysis of data collected. It also deals with information on the tools for establishing credibility of the findings, ethical considerations, and then, my role as a researcher in the research process.

The Study Area

Ho Municipality is located between latitudes 6^{o} 20”N and 6^{o} 55”N and longitudes 0 ^{o}12’E and 0^{o} 53’E. The Municipality shares boundaries with Adaklu and Agotime - Ziope Districts to the South, Ho West District to the North and West and the Republic of Togo to the East. Its total land area is 2,361 square kilometers thus representing 11.5 percent of Volta region’s total land area (Ghana Statistical Service, 2014). The population of Ho Municipality is 177,281 which represents 8.4 percent of the total population of the Volta region (Ghana

Statistical Service, 2012). Females constitute 52.7 percent and males represent 47.3 percent.

About 62 percent of the population resides in urban localities. The Municipality, however, has some rural communities such as Akoefe, Akrofu, Atikpui, Ghana Nyive, Klefe, Kpenoe, Tanyigbe, Takla, Tokokoe, Shia and Ziavi among others. The Municipality is one of the Metropolitan, Municipal and District Assemblies (MMDAs) in the Volta Region where the LEAP programme is currently being implemented.

The population is very youthful with persons under fifteen years of age constituting about thirty one percent (31%) of the population with a small number of elderly persons (population aged 65 years and older) (Ghana Statistical Service, 2014). Children constitute the largest proportion of households and accounts for 34.1 percent.

The literacy rate is very high (90.3%) among the population aged 11 years and above. The proportion of literate females is higher (51.3%) than that of males 48.7%). Nearly 10 percent of the population aged 3 years and above in the Municipality have never attended school while 39.4 percent are currently attending school (Ghana Statistical Service, 2014).

Working with rural communities demands the personal involvement of the researcher, especially so, in cases where the researcher intends to delve into the lived experiences of participants (Yin, 2011). In qualitative research, where the researcher is viewed as the instrument for data collection (Patton, 2002; Maxwell, 2005), the researcher must be very much abreast and familiar with the culture

including the language of the participant. This has informed my choice of Ho Municipality for the study.

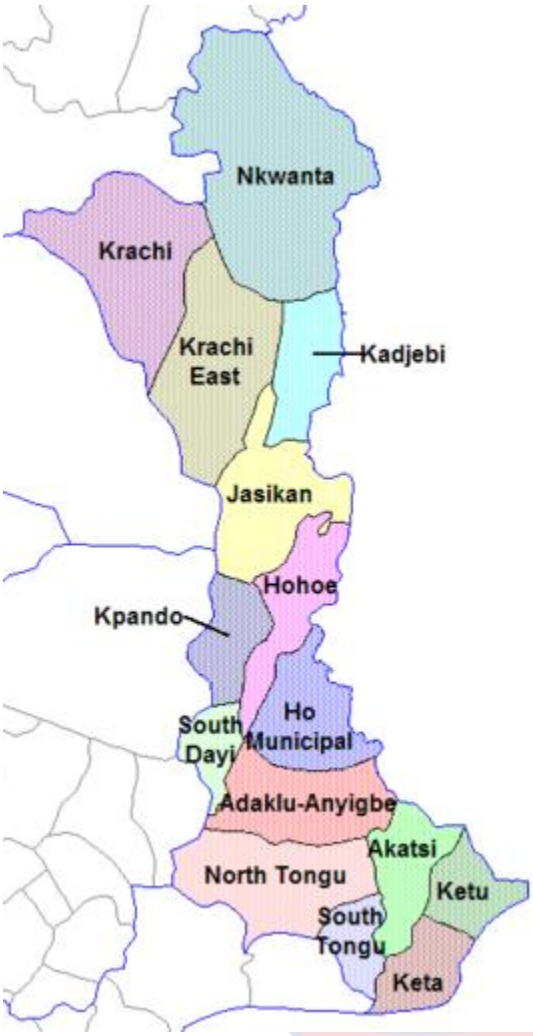

Figure 2: Map of Municipal and District Assemblies in Volta Region, Ghana (as at June, 2016)

Rational for Choice of Study Area

The choice of the study area was informed by two major reasons. In the first place, it was guided by anecdotal evidence gathered after an informal interaction of some of the LEAP beneficiaries from the Ho Municipality. My

interactions with these beneficiaries brought to light how difficult it was for the households to educate young members even though the household benefits from the LEAP programme. This information produced a motivation for me to scientifically investigate the situation as it pertains in the Ho Municipality in general and hence the choice of the current study area. Another major consideration in the choice of the study area was to enable me involve myself very well in the data collection process. The relevance of a researcher's membership in the group or area being studied is important to all approaches of qualitative methodology as the researcher plays such a direct and intimate role in both data collection and analysis. The qualitative researcher is seen as the instrument for data collection (Creswell, 2014) and consequently, the researcher's membership of the group is very vital for the data collection process. Whether the researcher is an insider (sharing the characteristic, role, or experience under study with the participants) or an outsider to the commonality shared by participants, the personhood of the researcher is an essential and ever-present aspect of the investigation (Dwyer & Buckle, 2009).

Postmodernism emphasizes the importance of understanding the researcher's context (gender, class, ethnicity, etc.) as part of narrative interpretation (Angrosino, 2005). This will enable the researcher 'to take an interactive role where the researcher knows the participants and the social context in which they live' (Lodico, Spraulding & Voegtle, 2006; p. 265).

In summary, the choice of the study area is supported by the theory of going native. "Native," "indigenous," or "insider" research in which scholars

conduct studies with populations and communities and identity groups of which they are also members or familiar with in terms of culture or language or any other form of identity. In the case of this study, the commonality that I share with participants is the culture of which language is a vital component. I was very much aware of the possible bias that my insiderness could bring to the research.

Theoretical Basis for Choice of the Study Area

The main theoretical justification for the choice of the study area is to allow me to "Go Native". Being an insider researcher is becoming increasingly an acceptable phenomenon in social science research. Consequently, over the last two decades, research from the inside has become increasingly common (Pat & Pott, 2008).

The choice of the Ho Municipality for the study is influenced by the fact that I hailed from that area and spent a lot of my childhood periods in that area. I happen to share the same culture and ethnicity (Khaliza and Aizan, 2016) with the participants and this makes me an insider researcher (Dwyer & Buckle, 2009). This brings to the fore the issues of being an 'inside' or 'outside' researcher. Being an insider or an outsider in a research work such as this reveals ontological, epistemological and political commitments that the researchers need to understand and uncover (Loxley & Seery, 2008). Loxley and Seery (2008) also assert that most forms of social science and educational research are an intervention into the lived worlds of other people and their communities relative to their culture and other issues of interest as this could help establish rapport and openness (Khaliza and Aizan, 2016; Oliver, 2010; Tedlock, 2000 and Sunday,

1995) among respondents. Consequently, as a researcher, I needed to have a deep knowledge and understanding of the people to be able to effectively explore the issues.

As noted by Pat and Potts (2008) "research projects that are undertaken by people who, before they begin to research, already have an attachment to, or involvement with, the institutions or social groups in, or on, which their investigations are based, can therefore, be considered to be 'insiders'. In some cases, their insider positioning (their 'insiderness') is primarily important because it gets them access to the particular people … and/or the phenomena that they want to investigate" (p. 3).

In this study, I have a lot of things such as language and culture in common with the respondents. These commonalities presented me a lot of opportunities. As an insider, I possess an understanding of the ways of life of the respondents and this made me have easier access to a wide-range of data than an outside researchers would (Khaliza and Aizan, 2016; and Potts, 1998). The respondents were willing to speak without seeking favour or pitty. They were also willing to disclose to me any information on the issue under investigation than they probably would have done to a total stranger (Dewyer & Buckle, 2009).

Furthermore, my insider status made it easier to locate the various communities and individual respondents than any outsider would have done. Also, it was difficult for my study participants to provide me with incorrect information because they knew I could easily detect that. As noted by Crowley-

Henry (2009), being an insider researcher is valuable "as long as the researcher details in full his/her background", p.53

It is important to note that being an insider researcher also comes with its own challenges of objectivity and biases (Khaliza & Aizan, 2016) and also the challenges where participants could assume that due to familiarity, the researcher already knows what they know and experience (Oliver, 2010; Potts, 1998; and Taylor, 2011), was anticipated. As a researcher, I was very particular about these possible challenges and was alert at every stage of the data collection process and ensured that I did not overlook any issues that could affect the depth of the information from the participants. To get the participants to provide more information, the researcher had to provoke them and ask questions which required detailed answers from them.

Research Paradigm

According to Lincoln, Lynham and Guba (2011) and Mertens (2010) a research paradigm is a basic set of believes that guide action in any research. The paradigms help in the choice of a research design by a researcher. Creswell (2014) noted that it is a general philosophical orientation about the world and the research under study. To Creswell (2014), this philosophical orientation will result in the researcher adopting either qualitative, quantitative or a mixed method approach for the study.

There are four main research paradigms: the Constructivism, Post Positivism, Pragmatism and Transformative (Creswell, 2014). Each of these

schools of thought has its own elements which define the kind of research design that one adopts. The elements are presented in table 2.

Table 2: Features of the Research Paradigms

Constructivism	Post-positivism
Subjective/hermeneutical	Determination
Multiple participant meanings	Reduction
Social and historical constructions	Empirical observation and measurement
Theory generation	Theory verification
Understanding	
Pragmatism	**Transformative**
Consequences of action	Political
Problem oriented	Power and justice oriented
Pluralistic	Collaborative
Real world practice oriented	Change oriented

Adopted and modifies from Creswell (2014) and Guba and Lincoln (2005)

The Constructivism Paradigm

The main paradigm that guided this study, deducing from the features of the four main paradigms is the constructivism. This paradigm allows individuals to seek understanding of the world around them. They give subjective meanings to their lived experiences. These experiences are varied and multiple (Creswell, 2014). According to Creswell (2014), if the goal of a researcher is to rely on the participant's view of a phenomenon under study, the constructivist approach is a good one to adopt as this allows the use of open ended questions to allow participants construct their own meaning of their own world.

The current study sought to investigate the meanings that LEAP beneficiary households give to their own experiences under the LEAP programme. As a result, the most suited paradigm I adopted for this study was the constructivism or inpterpretivism.

Research Design and Rationale

The qualitative approach answers the questions related to the lived experiences of LEAP beneficiaries. The use of this approach was based on its usefulness for exploring and understanding the central phenomenon (Creswell, 2013) such as the meanings that beneficiaries give to the benefits they derive from LEAP. Creswell (2005), Lodico, Spaulding and Voegtle (2006) as well as Yin (2011) point out many important characteristics of qualitative research. These include the following:

1. Qualitative researchers typically collect data through face-to-face contact in natural settings rather than in labs or through surveys.
2. Qualitative researchers are research instruments themselves.
3. Qualitative researchers gather data from multiple sources.
4. Qualitative researchers analyze data inductively constructing categories and themes.
5. Qualitative researchers concentrate on the meanings participants held regarding the central phenomenon rather than the meanings held by the researcher and writers of literature.
6. Qualitative researchers anticipate the design to emerge as data was collected.

7. Qualitative researchers use a theoretical lens to examine the central phenomenon.
8. Qualitative researchers interpret data using their own perceptions and background knowledge.
9. Qualitative researchers form a multi-dimensional representation of the problem under study.

This paradigm allowed for the identification of the essence of the commonalties in the personal experiences about the lived experiences of households that are beneficiaries of the LEAP programme. According to Strauss and Corbin (1998), "qualitative methods can be used to obtain the intricate details about a phenomenon such as feelings, thought processes, and emotions that are difficult to extract or learn about through more conventional research methods" (p.11). The experiences that the children went through, even though can be measured statistically or quantitatively, richer information was obtained with a qualitative research design approach which allowed me to understand the experiences of children from the beneficiary households.

In doing so, I took various measures to ensure that I minimize, as much as possible, the influence of my personal biases, and experiences among other.

Bracketing

Bracketing is a methodological device of phenomenological inquiry that requires that the researcher deliberate put aside his/her own belief about the phenomenon under investigation and knowledge about the subject prior to and throughout the phenomenological investigation (Carpenter, 2007). Chan, Fung, &

Chien, (2013) explains bracketing as holding in abeyance those elements that define the limits of an experience when uncovering a phenomenon.

For this research work, I adopted three approaches to help achieve bracketing in the study.

The first approach I adopted was reflexivity. This is the key thinking activity that helps us to identify the potential influence throughout the research process. Reflexivity involves the realization of an honest examination of the values and interests of the researcher that may impinge upon the research work (Primeau, 2003).

This helped me to identify areas of potential bias so I could minimize their influence by bracketing them (Ahern, 1999). I used a reflexive diary to write down our thoughts, feelings and perceptions, which helped to develop bracketing skills and facilitated decision making during the progress of my investigation (Wall, Glenn, Mitchinson, and Poole, 2004). The diary helped to re-examine my positions whenever issues were raised that might affect the research process.

The instruments I used to collect data, was another means of minimizing my personal biases in the research process. In phenomenological research, the questions to be asked were not entirely pre-determined; instead, I followed the cues of the participants (Ray, 1994). This guided me from bringing my own presupposition and biases into the interview process.

The third approach I employed to bracket this study had to do with member checking that I adopted. Polit and Beck (2010) point out that member

checking calls for the validation of results. This ensured that participants' experiences were correctly interpreted. This procedure helped the participants to ascertain if their answers to any questions needed to be rectified, and ensured that I did not misinterpret the data.

Specific Qualitative Tradition

Creswell (2009) and Lodico, Spraulding, and Voegtle (2006) have identified five different approaches to conducting qualitative research. These are: narrative, phenomenological, grounded theory, ethnographic, and case study. Each approach or tradition has specific organizing styles in regard to how data is collected and analyzed (Crabtree & Miller, 1992). In exploring the lived experiences of LEAP beneficiary households regarding the contribution of the programme to their educational well-being, the qualitative methodology of phenomenology is considered one of the most appropriate. Phenomenology will allow for an exploration of the lived experiences of the beneficiary school children from beneficiary households.

Munhall (1994) states that phenomenology is "a philosophy, an approach, or perspective to living, learning, and doing research" (p. 3). The phenomenological researcher's goal will be to capture the lived experience, to find meaning that may or may not be known to the person who experiences it, and to describe the phenomenon through the composite narrative.

Type of Phenomenology Adopted

There are many types of phenomenology that a researcher can adopt. For instance, the Encyclopedia of Phenomenology features seven different types of phenomenology (Embree, 1997a; Embree, 1997b). These are, descriptive (transcendental constitutive) phenomenology, naturalistic constitutive phenomenology, existential phenomenology, generative historicist phenomenology, genetic phenomenology, hermeneutic (interpretive) phenomenology, and realistic phenomenology. Amongst them, transcendental (descriptive) and hermeneutic (interpretive) phenomenology are the two classical approaches that guide the majority of research (Langdridge, 2007). These two are also considered to more contemporary (Neubauer, Witkop & Varpio, 2019).

Given that there are many different philosophies that a scientist can embrace, it is not surprising that there is broad set of phenomenological traditions that a researcher can draw from. In this study, I highlighted the transcendental and the hermeneutic approaches to phenomenology, bearing in mind that a broader phenomenological landscape exists.

Hermeneutic (Interpretive) Phenomenology

Hermeneutic phenomenology, seeks 'to understand the deeper layers of human experience that lay obscured beneath surface awareness and how the individual's life-world, or the world as he or she pre-reflectively experiences it, influences this experience (Bynum & Varpio, 2018). According to Neubauer, Witkop & Varpio, (2019) hermeneutic phenomenology studies individuals'

narratives to understand what the individuals experience in their daily lives, in their life-worlds. Hermeneutic phenomenology goes beyond a mere descriptive understanding. Hermeneutic phenomenology is rooted in interpretation of the experiences and phenomena through the individual's life-world.

Another key aspect that distinguishes hermeneutic phenomenology from descriptive phenomenology is the role of the researcher in the inquiry.in hermeneutic phenomenology, instead of bracketing off the researcher's subjective perspective, hermeneutic phenomenology recognizes that the researcher, like the research subject, cannot be rid of his/her lifeworld (Neubauer, Witkop & Varpio, 2019) . As such, the researcher's past experiences and knowledge are valuable guides to the inquiry. It is the researcher's education and knowledge base that lead him/her to consider a phenomenon or experience worthy of investigation. To ask the research to take an unbiased approach to the data is inconsistent with hermeneutic phenomenology's philosophical roots.

Transcendental (Descriptive) Phenomenology

In descriptive phenomenology, the challenge is to engage in the study of a person's lived experience of a phenomenon that highlights the universal essences of that phenomenon (Lopez & Willis, 2004). Unlike interpretive phenomenology, the descriptive phenomenology requires the researcher to suspend his/her own attitudes, beliefs, and suppositions in order to focus on the participants' experience of the phenomenon and identify the essences of the phenomenon. The researcher is to stand apart, and not allow his/her subjectivity to

inform the descriptions offered by the participants (Neubauer, Witkop & Varpio, 2019).

For this particular study, I decided not to allow my personal life situations, believes, attitudes to cloud the experiences of the respondents as self-described. I only sought out to find meaning to the lived experiences of the Orphaned and Vulnerable Children as they engaged in the LEAP programme. In view of these, the best phenomenological tradition that I adopted was the transcendental or descriptive phenomenology.

Population

The population for the study comprised of Orphaned and Vulnerable School Children whose households are beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) programme in the Ho Municipality of Ghana. In all, there are sixteen (16) communities in the Ho Municipality that are participating in LEAP (MGCSP, 2018).

Sample Size

The sample size in a research has to do with the number of respondents that the researcher will want to work with. Nwana (1992) notes that there are certain definitive practices among social researchers; one such practice has to do with the sample size that will be used for the study. In quantitative researches where generalisation and representativeness is necessary, larger sample sizes are required. Same is not the case of qualitative research. Several authors such as (Creswell, 2014 and Charmaz, 2006) argue strongly that qualitative research involves the use of small numbers of participants. The most recent of these

arguments is made by Creswell (2014) who noted that the sample size in qualitative research depends on the specific qualitative design being used.

Creswell (2014) opines that a sample size of one to three participants can be used for narrative studies; phenomenology will use between three to ten participants; and grounded theory between twenty to thirty participants. Another approach has to do with collecting data until themes or categories are saturated (Charmaz, 2006). Yin (2011) however argues that when deciding on the sample size for a qualitative study, "larger numbers can be better than smaller numbers because a larger number can create greater confidence in a study's findings..."(p. 89). In a sharp contrast, Given (2008) opines that in "most qualitative studies, the goals of the research emphasizes an in-depth and highly contextualized understanding of specific phenomena, and such goals are well-suited to small sample sizes" p.(798). All the aforementioned informed my choice of ten (10) households and thirty two (32) respondents used in a qualitative phenomenological study of this nature.

Sampling Method

The sampling procedures employed for this study were simple random, purposive and convenience sampling techniques. The selection of research participants for this study followed three stage processes namely: (1) sampling communities; (2) sampling households and (3) sampling individual subjects.

The simple random sampling procedure, specifically the lottery method, was adopted to select three initial communities for the study. The list of all

sixteen (16) communities in the Ho Municipality that were involved in the LEAP was collected from the LEAP District Implementation Committee (LEAP-DIC). I wrote down the names of all the communities on paper and handpicked three communities adopting the picking by replacement approach. Normally, qualitative research uses the non-probability approaches to sample participants (Creswell, 2014; Yin, 2011). The use of a probability method for selecting a site for a qualitative study is appropriate as same procedure was adopted by OPM (2013) when they were selecting two communities (sites) in both the northern and southern sectors of Ghana for a study on community impacts of the Livelihood Empowerment Against Poverty.

After the three communities were sampled for the study, a second stage that dealt with the selection of households from each of the communities to be studied was activated. Within each community, participant households were selected purposively. The participant households were chosen from the administrative list of beneficiaries (obtained from the Municipal Social Welfare officer).

From each of the three communities, the purposive sampling method was adopted to select the households. The households were purposively selected because they are LEAP beneficiaries and have an OVC.

The main target group that was purposively selected was the OVC category of beneficiary households. This means that there was at least a child from that household and the receipt of the grant was occasioned by the presence of that child. It was also imperative to ensure that the child in that household was

attending school at the basic level of education. The following general criteria guided the involvement of a household and for that matter, individuals in this study.

1. Be a beneficiary household of LEAP for at least one year
2. The beneficiary household had at least a member who is of school going age and at the basic education level and was the main beneficiary of the grant.

The researcher, with the help of the Community LEAP Implementation Committee (CLIC) members, went to the beneficiary households and any beneficiary household that met the above criteria and was willing to participate was involved in the study. With the help of the list of beneficiaries and the head of CLIC, I traced, identified and located eligible beneficiary households until cumulatively, I got ten households willing to participate in the study of the ten. I got four, two and three eligible participants in the first, second and third communities respectively. In two of the communities, I reached saturation, thus, until there are no beneficiary households in the said community that met the established criteria. In all, a sample size of 10 respondent households was involved in the study.

The last stage of the sampling, involved choosing individual participants from the selected households. Again, the purposive sampling technique was adopted to select individual participants from the households. Two categories of individuals were purposively selected from each household to be interviewed. The OVC(s) and the identified caregivers of the child(ren).

The following general criteria guided the involvement of a household and for that matter, individuals in this study. This criterion was aimed at ensuring the soundness of data collected.

1. Be a permanent member of the chosen household
2. Physical and emotional well-being as self-described and defined in terms of ability to understand and speak coherently on issues.

The selection of the child from the household was based on the child's ability to communicate as shown in the maturity level of that child. Consequently, in multiple beneficiary OVC households, all children in school who were mature enough were purposively selected. The selection of the teachers was also done purposively. The involvement of a teacher was based on the fact that the teacher teaches one of the selected children. In all, a sample size of thirty two (32) participants were reached and used for the study. However, thirty different interviews were conducted. The sample size was made up of ten households, thus ten caregivers, eleven OVCs and eleven Teachers. One male caregiver and nine female caregivers were involved in the study. Also, two male and eight female OVCs participated in the study. The gender distribution of the participant teachers was made up of seven males and four females.

Instruments

The main instrument used to collect data for this study was in-depth interviews guide. Interviews involve a set of assumptions and understandings about the issues of research interest which are not normally associated with a

casual conversation (Wilkinson & Birmingham, 2003). Individual and group interviews were used.

The choice of this instrument was based on the type of study and the population studied. About half a century ago, (but still as relevant as it was in the 70s) Campton and Hall (1972) argued that, 'interviews may yield more accurate information and greater depth of responses' ..; particularly, when respondents are poorly educated or when they are from low socio-economic background or both" (p: 241). This viewpoint has been espoused by recent writers such as Wilkinson and Birmingham (2003).

The fact that this study is a phenomenological study also lends credence to the choice of in-depth interview as a tool for collecting data. This is because Creswell (2013) and Yin (2011) note that interview is one of the main instruments for collecting data for phenomenological study such as this. Phenomenology mainly deals with exploring the lived experiences of the respondents into details (Creswell, 2014) and as such, the best and primary instrument suitable for phenomenological studies is interviews; especially open ended items (Seidman, 2006). As noted by Wilkinson and Birmingham (2003), while other instruments would have focused on the surface elements of what is happening, interviews gave the researcher more insight into the meaning and significance of what is happening in the lives of the LEAP beneficiary households. It was also considered suitable for investigating the feelings of respondents on the issue of how a social intervention programme like LEAP had contributed to their educational well-being. The instrument was also useful in encouraging respondents to talk in depth

about their opinions, feelings or reactions to help understand the lived experience of other people and the meaning they make of these experiences (Adams & Brace, 2006; Seidman, 2006).

The interview questions were all open-ended items. The goal of using open ended items was to have the participants reconstruct their own experiences within the topic under study (Boyce & Neale, 2006). The current study demanded the participants to reconstruct aspects of their lived experiences as pertained to the phenomenon of their educational well-being as participants in the LEAP programme.

These lived experiences of people might differ (Boyce & Neale, 2006). As such, I found out individual households' experiences as expressed by the children and caregivers together with the generality of experiences of beneficiaries. This made the in-depth interviews one of the most appropriate means for collecting of data for this study.

The interview guides for both caregivers band OVCs had five sections, section A dealt with the contribution of the grant and the children's educational needs met with LEAP grant. Sections B and C focused adequacy of the grant and comparism of the period before and during engagement in the grant. Section D was on how the grant contributes to the schooling of the children while the final section, section E was on the background information of the caregivers.

The interview guide of the teachers had three sections. Sections A and B covered the contribution of the grant to the children schooling and B dealt with

the academic performance of the children. The last section, section C covered the background information of the Teachers.

Data Collection Procedure

I visited each of the selected communities. Upon reaching a community, beneficiary households were traced with the help of the Community LEAP Implementation Committee members. Upon reaching a beneficiary household, I assessed the suitability of the household to participate in the research based on the established criteria. If a household was found to have met the established criteria, and members were willing to participate in the study, consent forms were given to the participants and interview dates scheduled at a place and time convenient for the participants.

Three separate interviews were conducted for each selected household. One interview was conducted for the head of the household (who was identified in the LEAP document as the caregiver of the child(ren)). The second interview was for OVC child(ren) from the household, and the third for the class teacher(s) of the child. The purpose of the study together, with its relevance, was explained to each beneficiary household that agreed to participate in the study. The three separate interviews were, in some cases, for triangulatory purposes.

Prior to the interviews, participants were given a consent form to sign. For the children, I sought the consent of their parents and later, that of the children themselves. I explained the purpose and aim of the study to each participant prior to the commencement of the interview. The information on the consent form was translated into the local language (Ewe) for the participating

households, and individual participants were allowed the free will to decide whether to participate or not. The participants' permission was also sought to tape record the interviews. Each was verbally briefed about the study, informing them about the objective of the study and assuring them that the study was not likely to cause any harm to participants of the study. Suitable dates and venue were arranged with each participant for the conduct of the interviews.

I took hand-written notes during each interview which assisted in elaborating upon the themes or issues of special interest during the data analysis. During the data collection, I also took written notes of the unspoken words such as gestures, facial expressions and body language of the respondents as this may also communicate some of their feelings regarding the phenomenon under investigation. Hatch (2002) opines that "to uncover the meaning structures that participants use to organize their experiences and make sense of their worlds" (p. 91), noting the unspoken words of participants is very important.

Two field assistants helped in the data collection process. One was involved the recording of proceedings while the second one took note of the non-verbal cues of the participants. Data was collected in the month of April/May, 2007. The interview time took between fifty three (53) minutes to one hour forty seven minutes (107 minutes). The entire data collection process took four (4) weeks to complete.

Data Analysis

According to Hatch (2002), "data analysis is a systematic search for meaning. It is a way to process qualitative data so that what has been learned can be communicated to others…I conceptualize the general data analysis process as asking questions of data" (p. 148). Colaizzi's (1978) method of data analysis for phenomenology uses in-depth interviews with people who have experienced the phenomenon.

Records of the interviews were transcribed. After each interview was transcribed, a hard copy was returned to the interviewee for verification of content. The transcribed data was read and interpreted to them for verification. This was to ensure the trustworthiness of the data. The transcribed and translated version of the interview was re-translated into the local language of the respondents to check whether the information gathered was a true representation of the information the respondents provided.

Following approval of each transcript's contents, the transcriptions were read over and over to gain an in-depth understanding of a participant's educational experiences as beneficiaries of the programme. Strauss and Corbin (1998) hold the view that it is by using what we bring to the data in a systematic manner "that we become sensitive to meaning without forcing our explanations on data" (p. 47). The main goal in reviewing and analyzing the data was to give the respective participants a voice without polluting the information with my personal biases, beliefs and/or views. The data analysis involved different stages of coding.

Coding is a way of generating categories in a qualitative data. Coding refers to extracting concepts from raw interview data. It means thinking abstractly, setting aside preconceived expectations, and allowing the data to guide analysis so as to truly represent data collected from the field (Strauss & Corbin, 1998; Corbin & Strauss, 2008).

Constant comparative method was used to analyze the data from the qualitative phenomenological study of the educational lived experiences of the LEAP beneficiary household. Hicks (2014) used the same approach in analysing qualitative phenomenological study of the retirement transition of K-12 Educational administrators in the State of Alabama, United States of America. Grounded theory uses detailed procedures to analyze data, including three phases of coding: open coding (generating categories), axial coding (systematically developing and linking categories and subcategories), and selective coding (integrating and refining categories) (Strauss & Corbin, 1998).

Open coding

This is a type of brainstorming that allows a researcher to open up the data to all potential possibilities and carefully consider various interpretations (Corbin & Strauss, 2008). It is a process that identifies properties and conceptualizes dimensions in the data which serves as the building blocks of theory or themes for data analysis. Basically, the data was broken down into discrete ideas and labelled with a meaningful name, including codes taken from the words of participants. Strauss and Corbin (1998) suggested using line-by-line analysis in the beginning of a study to quickly generate categories, followed by sentence or paragraph

coding to capture the major ideas. Another suggestion was to review an entire document and look for similarities and differences from previous documents. This latter approach was adopted for this study. I started by initially reading each set of materials in totality without writing notes. My aim was to obtain an overall impression of each participant's flow of information.

Throughout the process of the data analysis, I kept listening to the entire interviews, reading through the transcribed text, and carefully reviewing the text line-by-line to build the categories. I then developed code and inserted field notes where necessary.

Axial coding

I started open and axial coding by re-grouping codes into larger categories with the purpose of reassembling data from the open coding process (Strauss & Corbin, 1998). I then identified one category as a central phenomenon, and then identified other related themes to make meaning out of and give support to the central theme. The coding also helped gain a deeper understanding of the experiences of the respondents and gave true meaning to the respondents' views. With these, I was able to develop main themes, and related sub themes that set the stage for writing and discussing the findings of the study

Ethical Considerations

Qualitative research is basically built on participants trusting the researcher by comfortably sharing the intimate details of their lived worlds (Hach, 2002). Ethical considerations are important decisions in qualitative research.

Jones et al. (2006) opine that in qualitative research, it will be impossible to determine all decision points since the research process usually includes human interactions. It is important to note that ethical dilemmas in qualitative research are not so easy to recognize. That is why Fabian, cited in De Laine (2000), described them as being ex-post-factum in nature. The ethical issues that I applied as I investigated the contribution of LEAP to the educational well-being of the beneficiary households were:

1. The fact that the study delved into personal experiences related to the living conditions, especially how the income was used to meet the educational needs of participants, requires that anonymity be preserved at all points of the research. This was achieved by using pseudonyms and non-divulgence of data to any third party without the prior consent of the participants.
2. Throughout my write up, I avoided references to any locations or persons that could give a clue to the true identity of any participant.
3. I did proper handling of the audio recordings, field notes and the transcripts. These items are being kept at a safe place and will be available only to the researchers. The audio recordings and hard copy data will be destroyed within twelve months after the completion of the study. This will be done by shredding, burning and the violation of the recordings to the extent they cannot be recovered.
4. The free-will of participants to decide not to participate or withdraw at any time is another important ethical issue that was adhered to in this study.

5. Obtaining the informed consent from participants before embarking on the data collection, ensuring the confidentiality of the respondents' information and also protecting the respondents from all types of harm was considered throughout the study.
6. To protect the respondents from economic harm, I compensated each participant for the amount of time they spent answering my questions. Each participant was given an amount of thirty cedis after the interview session and another ten cedis after the member checking was done.

Role of the Researcher

Researchers in qualitative research are viewed as the instrument for data collection (Patton, 2002; Maxwell, 2005). Patton further illustrates this point, by stating that, the human being is the instrument of qualitative methods of research. As an instrument in qualitative research, I took field notes, asked interview questions, and interpreted responses to make meaning out of the lived experiences of the respondents (Patton, 2002). In doing these, I was careful not to manipulate, stimulate, or externally impose structure on the situation (Wiersma, 2000). This is because primary data collection method for phenomenological studies uses in-depth interviewing that takes place in natural settings.

To ensure the success of the study, there were other issues I considered. These included openness (stance of neutrality) while collecting data (Patton, 2002). I also listened and observed, respected participants, their perceptions, and their settings, communicated information about the study clearly and concisely; built trust and maintained positive reciprocal relations. The interpersonal skills

necessary for the success of this study were included and I was mindful of ethical issues that would emerge throughout the study.

In qualitative research, the researcher assumes the roles of data collector, data analyst, investigator, and interpreter. In this study, my roles as a researcher included:

1. Establishing collaborative and non-exploitative relationships with all the participants (Creswell, 2007). Qualitative researchers normally become part of the community being studied and that is a foremost reason that the collection and analysis of data, and ultimately the reporting of data, has to be treated with much care and caution. To do this, I eliminated all personal biases and subjectivity throughout the study. Jones et al. (2006) argue that a "researcher must understand his or her position and power within societal structures in order to attend to her or his potential biases" (p. 103).
2. Ensuring that I did not intrude into the personal and private life of participants. I tried to gain the trust of participants by engaging them in other discussions prior to the actual interview, adhered to the dictates of moral character, and dealt with the work in a meticulous way or manner.

Pseudonyms

Prior to the coding process, pseudonyms were devised and used for the participants. The generation of the pseudonyms did not consider any attributes of the participants or follow any identifiable pattern. No special order was also followed in generating the pseudonyms. The generated pseudonyms are presented in Table 3.

Table 3: Pseudonyms Generated for the Participants

Household	Child	Caregiver	Teacher
1st	Amey	Amenyo	Agbo
2nd	Blewu	Buame	Deacono
3rd	Dunyo	Dorvi	Dokpo
4th	Enam	Enyo	Egbenya
5th	Fafa	Fiamor	Fiabgor
6th	Gator	Gavor	Ganyo
7th	Happy	Hosi	Hator
8th	Mawusi	Mesiwotso	Mawunya
9th	Nunana	Nanevi	Nutor
10th	Sena/Sema	Sevame	Sefiamor/Sefia

Source: Amu (2017)

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter of the study focuses on the findings from the interviews conducted. The broad and overarching research question that underpins this study is, how has LEAP contributed to the educational well-being of beneficiary households? The findings are presented according to the various research questions formulated for the study and the first part of the findings deals with some background information from participants.

Background Information on Participants

Basically, the study focused on OVC households that are beneficiaries of the LEAP cash transfer programme in the study area. Three categories of participants were involved in the study. These were the children from the beneficiary households, caregivers and teachers of the participating children from beneficiary households. The backgrounds of these participant households and the related teachers are presented in the pages.

Household One

Household one had the beneficiary child named Amey. She is a 13-year old girl. She was a primary six pupil and attends the only public school in her community. She has stayed with her caregiver whom she has no blood

relationship with for over three years. There are only two members in this household. Amey is considered a vulnerable child since both parents are not in the economic position to take good care of her. Her caregiver, Mrs. Amenyo is 68 years old and does not engage in any economic activity. She depends on the remittances from her children and estimated her monthly earnings to be between Gh₵300.00 to Gh₵400.00. This household has been enlisted on the LEAP programme for more than three years.

Amey's class teacher, Ms. Agbo, taught her while she was in primary five. She was 37 years of age, held a first degree in Basic Education and has been a teacher for 16 years. She coincidentally happened to be a personal friend to Mrs. Amenyo.

Household Two

The beneficiary child in this household was Blewu. The household had been on the LEAP programme for four years. Blewu was a 12-year old girl in primary five at the community public basic school. She was a single orphan and had lived with her maternal auntie whom she knows only as her parent since infancy. The household was a five member household including Blewu with four females and one male. Her caregiver, Mrs. Buame, was over 65-years and a farmer by profession. She was the head of the household as her husband stayed far away from the rest of the family. Her highest level of education was Middle School. Her monthly earnings which comes from the remittances of her husband was Gh₵300. 00 each month.

Blewu's class teacher was Mr. Deacono, who had taught her for two terms. Mr. Deacono was 35-years and held a Diploma in Basic Education certificate . He had a 12-year teaching experience prior to the data collection period.

Household Three

Dunyo was the beneficiary child in this household. She is a female and a single orphan living with her mother (the surviving parent). She attended the public basic school located in the community. The household had been a beneficiary of the LEAP programme for six years prior to the date of data collection. Mrs. Dorvi, the caregiver of Dunyo was the head of the six member household made up of two females and four males. Dunyo was 11-years and in Primary School class five in the community public school. Her caregiver was a trader who earned between Gh₵ 400.00 to Gh₵500.00 each month.

Her teacher was Mr. Dokpo who had been teaching her for at least two academic terms prior to the data collection. Mr. Dokpo was a 36-year old Diploma holder in Basic Education and had been teaching for 12-years.

Household Four

The fourth household's participation was occasioned by Enam who was a double orphan. The household had been a beneficiary of LEAP for about five years prior to the interview date. Enam was a 15-year old Junior High School (JHS) two student. She attended the only public school in the community. She lost

both parents at a very young age and at the time of data collection, she was staying with the maternal Uncle. The household was a six member household with two females and four males. Enam's caregiver was Mr. Enyo. Enam had stayed with the caregiver since infancy. Mr. Enyo was a 59-year old farmer who cultivated food crops and estimated his monthly income to be around Gh₵600.00.

Her teacher was a 48-year old female subject teacher of her school. She had a first degree in Education. She had been teaching Enam since first year in JHS. The teacher had been teaching for 23-years.

Household Five

The fifth household had Fafa as the single orphaned child. Fafa was a seven-year-old boy who was attending the local public school in the community and was in primary three. He lived with his 48-year old mother who served as his caregiver. His caregiver, Mrs. Fiamor was a petty trader. She made a monthly sale of about Gh₵ 300.00 . The household was a five member household and Fafa was the youngest.

Fafa's class teacher Mr. Fiagbor was a 35-year old male teacher who had a Degree in Basic Education. He had been teaching Fafa for more than two school terms. He had 12 years teaching experience.

Household Six

The sixth household studied was headed by Ms. Gavor. The child was a single orphan girl of 13-years. She was called to as Gator and she attended the

public basic school in the community. Ms. Gavor who served as her caregiver was her grandmother. Gator was in JHS two at the time of data collection. Her caregiver was a 72-year old Middle School leaver whose occupation was farming. She cultivated mainly food crops. The household had been in the LEAP programme for "more than three years" before the date of data collection. There were four members in this household but only Gator was a LEAP beneficiary. Gavor estimated her monthly income to be around Gh₵300.00 to Gh₵400.00.

Gator's teacher who was interviewed was Mr. Ganyo. He was a 37-year old teacher who had been teaching Gator for nearly two years. He held a Bachelor degree in Basic Education and had 15 years teaching experience.

Household Seven

The seventh household was headed by Hosi. She was a petty trader. The beneficiary child is Happy. Happy was a single orphan and stayed with the mother who was also the caregiver. The household could not recall how long they had been beneficiaries of LEAP except to say "it is long, since his father died, …, about four years now" Happy was 7-years and attended the public school located in the community. He was in primary three. Hosi estimated her income to be between Gh₵300.00 and Gh₵ 400.00 each month.

Happy's teacher Mr. Hator was a 23-year old untrained or pupil teacher whose highest level of education was Senior Secondary level. He had been teaching Hosi for more than two terms and had three years teaching experience.

Household Eight

Mawusi was the child in the eighth household that participated in the study. She was 13-years and in Primary six. Mawusi was a single orphan and attended the Local Authority basic school located in her community. She lived with the grandmother (Mesiwotso) who was a 52-year old farmer and trader. She cultivated food crops which she sent to the market at Ho on occasional basis. The household consist of five members comprising two males and three females. Mesiwotso estimated her monthly earnings to be around Gh₵400.00. The household had been on LEAP for over four years before the data collection was done.

Mawusi's teacher, Ms. Mawunya was a 43-year old female teacher who had been teaching her for over a year prior to the date of data collection. She had been teaching for the past 20 years at the basic education level. Her educational level is First Degree in Basic Education.

Household Nine

The ninth household involved in the study had Nunana as the OVC. Nunana was a 14-year JHS One student. Nunana attended the community JHS. The household had been on the programme for close to five-years prior to the data collection. Nunana was a double orphaned girl who stayed with the Aunt who is also her caregiver. Her caregiver (Madam Nanevi), is a 70-year old farmer who cultivates mainly food crops. The household size was four with three females and

a male. The estimated monthly earnings of Madam Nanevi was between Gh₵300.00 and Gh₵400.00.

Nunana's teacher, Mr. Nutor had been teaching her since JHS one. He was 46-years old and had been teaching for over 20 years. He was a first degree holder.

Household Ten

The tenth household had two single orphaned children, Sena and Sema. They were aged 13-years and 15-years respectively and were both in JHS Two. They both attended the local authority school in the community. They stayed with their biological mother who served as a caretaker for them. The family is five member household, which consists of four females and a male. This household registered four members on the programme. Their caregiver, Madam Sevame was a 56-year old food crop farmer. She was also a trader in farm produce. She estimated that she gets 500.00 Ghana cedis monthly from her trading and farming activities combined.

Their teachers were Mr. Sefiamor and Madam Sefia, aged 38 and 34 years old respectively and had been teaching for fourteen and eight years respectively. They were both first degree holders and had been teaching the two beneficiaries since they got to JHS 1.

There were ten households with eleven children who were involved in the study; eight girls and two boys. Their ages ranged from seven years for the youngest to fifteen years for the eldest.

All children involved in the study were minors and are therefore genuinely vulnerable to social pressures. The youngest participating child was in primary three and the oldest in Junior High School form two at the time of data collection. All the children involved in the study had the knowledge of their caregivers receiving LEAP grants on their behalf. There were seven single orphans, two double orphans and one vulnerable child. Nine out of the ten children who participated in the study were living with blood relatives with only one being taken care of by a non-relative. This suggests some level of family support for social assistance to the needy. Even though Abebrese (2011) holds the view that several changes in the Ghanaian society have affected the social protection function of the family, making social assistance from family members not far reaching for the needy, this finding points to the contrary. The finding points to the fact that the traditional concept of social protection through the family is still rooted in the Ghanaian culture as noted by Jones, Ahadzie and Doh (2009).

The fact that the heads of these households were all actors in the informal sector of the economy also makes what García and Gruat (2003) described as 'organised labour's influential force' on the role of the family in social protection not applicable to the participants. García and Gruat (2003) noted that as labour became more organized and more influential, social protection schemes became compulsory and thus progressively extending to cover the population adversely affecting the social protection role of the family.

Four of the participant children were staying with the surviving parent (mother), four were staying with uncles and aunties, one with grandparents and

one was staying with a person whom she shared absolutely no blood relations with. The participant children largely attended public schools located in their localities with the exception of one who attended a local private school. The size of the households that participated in the research ranged from two member households to seven member households with majority of the participating households being mix gender households headed by males but the females acted as caregivers for nine out of the ten of the households. Only one child had a male caregiver. The high number of female caregivers might be due to the fact that women are perceived to be naturally more suited to take care of children than men are, and this seems to be the trend in other cash transfer programmes in other parts of Africa where most primary caretakers were found to be females/women. For instance, in the study of the South African Child Support grant, Woolard and Leibbrandt (2013) found most of the legally affirmed caregivers to be female relatives. Generally, the educational levels of the caregivers were not high, many of them being Junior Secondary School/Middle School leavers and some considering themselves as "basic school drop outs".

The occupation of the caregivers in the participating households were farming, mostly peasant food crop farmers (four) and petty trading (three). Two of them engaged in both farming and trading, with one who is on retirement and considers herself unemployed. This largely predisposes these households to poverty. As noted by Atulley (2015) and Ghana Statistical Service (2012) poverty has occupational undertones as poverty and vulnerability are endemic among peasant food crop farmers. Some also combined farming with petty trading. One

of the caregivers was found to be a pensioner who described herself as "dependant" on her children. She lived on monthly remittances from her children. Some of the caregivers were also unemployed either because of age or because they claim "there is no work".

Income levels of the households were estimated between 200.00 to 500.00 Ghana Cedis a month. For those who were farmers, the amount was found to depend heavily on the rainfall pattern of the year. This was especially so for those households where the caregiver was a farmer. The income levels qualify many of the studied households to be classified as poor. These households are considered to be poor because as noted by Hossain (2012), Sumner (2012), Werhane, Kelley, Hartman, and Moberg (2009), poor people are those individuals who survive on less than US$2 a day. The incomes of the households were mostly obtained from sale of farm produce, profits from trading or remittances from spouses or children.

At the time of data collection, one member household beneficiary of LEAP received GH¢32.00 cedis, two member households received GH¢38.00, while three member households received GH¢44.00 and four or more member households were given GH¢53.00. In all instances, households had to wait for between two to sometimes four months before accumulated grants were paid them. Receipts of grants were found to be irregular and erratic. Even though payments were supposed to be on monthly basis, this had never been the case for the households. During the period of data collection which was in April/May, 2017, beneficiary participating households noted that the last time they received any payment was in November of the previous year.

Teachers who participated in the study were mainly class teachers who had been teaching the children for at least two school terms. There were some instances where more than one teacher was involved in teaching the participating child. This occurred where the said child was in Junior High School and was being taught by subject teachers rather than class teachers. Nine out of the eleven teachers involved in the study had at least Diploma in basic education and they were relatively young with their ages ranging between 23 to 48 years. The youngest teacher was 23 years and was untrained. The teachers of the children were relatively experienced with their teaching experiences mostly around ten or more years.

Research Question 1: In what Ways does LEAP Contribute to the Educational Needs of School Children in the Beneficiary Households?

Research question one aimed at investigating the households' views about the contribution of LEAP to the educational needs of school children in the households. Data collected was analysed thematically. The analysis of data collected indicated that the grant contributes to the educational needs of the children in many ways.

The grant contributed to the payment of school charges, help meet the educational needs of the children on time and also provide sound of mind for both children and caregiver regarding the education of the OV Children.

Meeting Educational Expenses of the Child

The findings present mixed feelings among the participants regarding ways in which the grant had contributed to the educational needs of the children.

For some of the participants, the grant has helped only in meeting the educational needs of the children so far as that need was financial in nature. That is to say that, the grant was useful in the payment of what the participants described as 'school fees' or school levies. To these participants, the usefulness of the grant lies in its power to pay the school charges imposed on the child by local school authorities.

It is important to note that even though school fees in Ghana have been officially abolished at the lower level, (Bhalotra, Harttgen, & Klasen, 2014; Ekpe, 2012; World Bank, 2009) many local school heads have introduced many charges (Bhalotra, Harttgen, & Klasen, 2014) which are sometimes hidden under Parent Teachers Association (PTA) levies. These fees are in many folds higher than the capitation that central government pays for each child. It is natural that many parents/caregivers will use whatever money available to them first to pay school levies, fees and charges since school fees are considered as one of the most important costs in the education of children. The use of the LEAP grant to pay school levies is in line with what any rational parent or caregiver will do. This is because, any parent or caregiver who is faced with the challenge of meeting the educational needs of any child under their care, would is more likely than not, use any funds available to pay for the school charges of the child. As noted by Akyeampong (2011), the removal of the fees was intended to remove the hitherto cost which served as a barrier to education, especially among the poor and the vulnerable to improve school attendance. In that case if other fees are still hindering the attendance and access to education by the caregivers, they will find

the grant useful and allocate it for the education of the children, specifically in the settlement of school charges.

One caregiver noted that he paid over sixty-five Ghana cedis (₵65.00) each academic term. If a school term is made up of three months and monthly benefit from LEAP is ₵ 24.00 cedis, it stands to reason that, after paying school levies out of LEAP grant for three months, the household will be left with only seven cedis to meet other educational needs of the child.

When asked how they can describe the usefulness of the grant in meeting the educational needs of the child, Enyo, one of the caregivers stated that:

> *For me, anytime the money comes and she owes fees at school, I use it to pay her fees, if she does not owe, I keep it until the next school term. I do so because it is not easy getting cash of that value to pay her fees. As for the other things, if nothing at all, everybody knows in this community I have an orphan with me and if I go to them to borrow me items for her school, no one hesitates, so I can get them on credit and pay in installment. That is why I have made it a decision to keep the grant solely for her fees. I must admit it is not easy though. There are times I am tempted to take some of the money to settle some other important issues (*smiling probably in self-admiration for his perceived self-control in the use of the grant*) but thank God I have never done that.*

This view point was corroborated by Dorvi (caregiver) when she noted that *"...the other day when they were returned from school for non-payment of fees, I just had to add up to the grant to pay their fees and we were all happy afterwards*". She added "*the money has been helping us a lot*" because it helps her take care of the school charges of the children under her care.

The views of beneficiary children did not differ from that of caregivers on the issue of using the LEAP grant to meet the educational needs of children. The children observed that the grant provided an easy means of paying their school charges. The popular view espoused by many of these children is summed up in the opinion expressed by Happy, a beneficiary child. She noted that; "*I know my school fees are always paid out of this 'orphans' money*". When asked why she thought so, she again noted that "…*anytime that the money comes and school term begins, my fees are paid on time but if it does not come, my school fees delay*".

This is an affirmation of the fact that without the LEAP grant, it will be difficult to meet basic educational needs of many of the children. This affirms the findings of Atulley (2015) that nearly all LEAP beneficiaries depend largely on the grant to buy their basic needs, and many would not be able to afford these basic needs without the grant. The quick response in using the grant to pay the fees of these children is also an indication that in principle, caregivers are willing to meet the educational needs of the OVCs but poverty and low income levels of these caregivers served as hindrances until LEAP grants come to the rescue.

Gives Relief and Peace of Mind to Children and Caregivers Regarding Children's Education

Another thought participants shared with me about the usefulness of the grant's to the educational needs of the children was the grants helpfulness to caregivers and children in terms of keeping their minds at ease regarding sources of fund to pay or finance the education of these children. To them, even though the grant was not enough, it brought a major relief to them in terms of meeting the educational needs of the children in the households. They further noted that though the money does not meet all the educational needs of the children, it sometimes unexplainably comes to the households as a 'saviour'. In response to the usefulness of the grant in meeting the educational needs of the children, I present some voices here to support the above assertion.

Hosi (Caregiver) noted:

> *Hmmm my elder brother, what will I say? Even though this money is not enough to meet all his educational needs, I cannot explain to you how helpful it has been to me some of the times. The other day, I was just thinking about where to get money to pay his fees when (*the name of one of the community LEAP implementation committee members*) came to inform me that the money has come. Quickly I went to Ho to take the money and that very day, fortunately I came back while he was still at school, I gave it to him and he paid his fee. How else would I describe this if not a divine savior?*

Amenyo (Caregiver) also observed that:

> *if I am not able to pay her school fees and the money arrives, it does a lot for me and it helps a lot. I must admit that the money is not enough though. I am happy we are being paid this money nevertheless.*

Nanevi (Caregiver) whose views supported the two views earlier presented on this issue stated that "*the grant is small but in its own way it helps me pay her school fees at least. It is very small but it does something at least*".

In contrast to these opinion, there are other participants who thought that with or without the grant, they would have been able to take care of the child. To them, the money is so insignificant to be able to take any child through school in any part of Ghana. Some of the participants who held this view acknowledged the effort to help these OVC children but held the strong view that the help must be a "true help" and that government must not just think of being seen as helping them. One of such participants, Mesiwotso (a caregiver) noted that;

> *Ohh for the money, hahahahaaha,* (shaking his head in disapproval) *I don't think it plays any significant role in the education of* [name of child]. *Look at me, the other day, I was informed the money has come, when I went to Ho for it, I wish I had not gone. Excuse me to say she is not my biological child, but with or without that money, I can still take care of her. For the money, it does not do much for her education. No. not much. In fact, I will say it does something very little about her education.*

A similar sentiment was expressed by Fiamor (Caregiver). When asked to comment on how the LEAP grant contributes to the education of the ward. She exclaimed "*what*?", and asked, "*do you mean the money I receive on her behalf as an orphan?". "It cannot do anything. It is just too small. For the money, I do not even know what they want us to use it for*".

These viewpoints provided by participants showed that there was mixed feelings among participants regarding the importance of the grant in meeting the educational needs of the orphaned children under their care. While some of the caretakers were of the view that the money helps a lot in meeting the educational needs of the children, others were of the view that it is insignificant to take care of them. Whichever views the participants espoused, one thing that was common to all was the fact that the grant, to some extent, helped to alleviate their plight of taking care of the children irrespective of how small it might be. Unlike the caregivers, all the children held the view that the grant contributed very positively to their education.

The seeming apathy among the caregivers about the benefits as against the OVCs' acknowledgement and unanimous appreciation of the grant to their education could be described in terms of how the actual beneficiaries see the use of the grant as against the views of a third party. The children, being the direct and primary beneficiaries, tend to see the grant as more useful than the caregivers see it. Probably, the children were also unaware of the limitations in the ability of the grant to meet their educational needs. Thus, they are unaware of the fact that

their caregivers have to find other resources to fill due to the inadequateness of the LEAP grant.

Similarly, it was observed that another way the grant contributed to the education of the children is that it provided funds to meet other educational expenses of the children. Caregivers also alluded to the fact that the grant helped them meet other educational expenses of the children. Some noted that apart from fees, the money received sometimes enabled them procure other items that the child needed to be able to have sound mind whiles in school. The grant therefore has provided peace of mind for children to concentrate and participate freely in academic work at school and home. At the same time, the grant gave caregivers a sense of satisfaction and the feeling of happiness for having met the needs of their wards. As children have the academic freedom to participate in school work, it contributes to the general improvement in the academic work of these children. LEAP grants had made OVCs participate freely in school without any worries about where to get money to pay their fees. Gavor, a caregiver recounted an incidence to buttress this line of argument. She noted:

> *This morning before she went to school, she wept bitterly because she said she needed money to buy a book. Other times, if I am unable to give her money before she goes to school, her friends will come back and tell me she was sick at school. She will not feel fine and with that I believe even if the teachers are teaching her, she will be thinking and will not concentrate. She will cry, sometimes, I do cry with her. The*

> *grant has not been paid for sometime now, so today, I could not get her any money. It is not the best. Young girls like this need peace of mind to study so if the grant had come, I would have given her something to send to school today.*(she was moody and all signs of smile disappeared from her face as she made this point).

She concluded that "…*so you see, anytime the money comes and I am able to meet these needs of hers, I feel happy".*

The excitement associated with a caregiver's ability to meet the needs of a child under their care is a sign of care and love. The feelings expressed by these caregivers show how much they care about the education and the general welfare of the children under their care. This finding is similar to earlier findings of other researchers who studied the LEAP programme. Other studies on LEAP have also come to a similar conclusion that the programme has contributed to the happiness in beneficiary households especially female headed ones. Davis, Daidone, Handa, Park, Osei Darko and Osei-Akoto (2014) found that female-headed beneficiary households reported increased social networks, resulting in greater status, and self-esteem. This makes household heads declare that they feel more happy about their lives after engaging in LEAP. In the case of this study, the happiness is as a result of the caregivers' ability to meet the educational needs of the children from LEAP benefits. Probably, the ability to meet the educational needs of these children created a feeling of higher social status

among the caregivers which consequently resulted in the feeling of happiness.

A similar view was expressed by Dorvi (a caregiver) who noted that the grant helped her give money to her ward when she was going to school so that she will also feel like she has parents like other students. This is to say that the grant helped to mitigate the negative feeling of the children which is associated with the absence of parents in their lives. This in effect, will make the children develop other social skills needed for total development into responsible adulthood.

Another way that LEAP benefits help in the education of children in the beneficiary households was that it frees up cash that otherwise would be used to pay the child's fees for meeting other educational needs of the child. It will suffice to say that if the grant had not been received, caregivers would have to find their own sources of financing all aspects of the education of these children. In this regard, part of the household's income would be allocated to meet all the educational needs of the children. Once the grant now takes care of part of these needs, household income will be freed for other purposes. Enyo, a caregiver noted that:

> *If I receive that money and use it to pay her fees, it means any other money that I will get during that period could go into getting other school items for her. Once I have paid the fees with the grant, it becomes easier to buy other educational items for her from my own resources.*

The grant also helped some caregivers to clear school debts that accumulated during the periods that the grant delayed, and fee arrears that existed prior to the household's engagement in the cash grant. Before the household was listed on the programme, the school charges of some of the children accumulated due to the inability of caregivers to raise money to pay these fees. But with the grant, cash had been made available and this was used to clear these debts. Some of the children owed up to three school terms or a whole academic year's fees in arrears before the household got enlisted on the programme. At the time of data collection, all those households had cleared those debts, those who still owed school charges owed only the fees of the school term in which the data was collected. The quotes from the field interaction show how one caregiver, Hosi and a child Happy, separately presented this view. Hosi observed that:

> *My ward owed the school many terms' fees. At that time, he was not part of those who received orphan's money. One day his teacher mentioned it to me and asked that I see Mr. Otis [not true name] for more explanations. When I went, he enrolled him and when the first payment came, because it was accumulated, I was able to clear all his school charges. For us this is another way that the money helped in his education (Caregiver).*

The child (Happy) also noted; *"... about that, I will say that, Hmmmmm my fees were in arrears but when the money came, my father just gave it to me and I cleared all the arrears"*.

The data suggests that LEAP grants contributed to the education of children from beneficiary households in the payment of school charges, the procurement of other educational needs and also saved the children the psychological and emotional soundness required for good academic work. It also helped them fit into the company of their colleagues. It also helped to free up family cash to be used to meet other educational needs of the school children in many of these households.

LEAP grants have been very useful in meeting varied educational expenses of the children. From cash educational expenses (school fees) through to meeting non cash educational expenses. Generally, grants of this nature have been found to be very useful to the beneficiary households in many parts of the world, helping the beneficiaries to meet many of their needs including those of education as indicated in the studies of Atulley (2015); Debra (2013); Handa, Park, Osei Darko, Osei-Akoto, Davis and Diadone (2013). The usefulness of LEAP grants to education is in line with other findings on LEAP (Ministry of Gender, Children and Social Protection, 2013; Atulley, 2015 and Debra, 2013) who all found an improved ability of LEAP beneficiaries to meet other needs. It is also worth noting that, findings of Garcia and Moore (2012); Fultz and Francis (2013); Okoli, Morris, Oshin, Pate, Aigbe, and Muhammad (2014); Holmes, Samson, Magoronga, Akinrimisi, and Morgan (2012); Latapí (2005) and de la Rocha (2005) in evaluating different cash transfer programmes across the globe concluded that all the programmes had helped many beneficiaries in varied ways including improving access to schooling, ability to feed children, and providing

better clothing for household members. In some instances, the grants led to the households' feeling happier about their lives after engaging in LEAP (Davis, Daidone, Handa, Park, Osei Darko & Osei-Akoto, 2014).

Albeit the assertion of some of the beneficiary households that the grant does not help them much, it cannot be disputed, in view of the data, that the grant contributed in its own way to meeting the educational needs of the children in participating households.

Research Question 2: Which Aspects of the Children's Educational Expenses are Met with LEAP Grant?

As a follow up on objective one, I sought to investigate the children's various educational needs that are met with the LEAP grant. The findings indicate that varied educational needs of the children were met with the grant. The analysis of the data led to the conclusion that, the educational needs which the grant was able to cater for ranged from purchase of direct educational items to other indirect educational items.

Direct Educational Needs Met with LEAP Grant

Payment of School Fees

The main educational need that all participants attended to from LEAP grant was the payment of school levies and charges (school fees). All the participant caregivers and children noted that the money was used to pay their school charges (which they mostly referred to as school fees). Payment was the number one priority expenditure made on LEAP by the studied households. One caregiver, Buame noted that *"…when I receive the money at a time she was owing*

school fees, I will deduct the school fees for her before anything else…". This viewpoint was corroborated by the other participants. For instance, when Enyo was asked the single most important expenditure made on the LEAP benefits, he had this to say.

> *ohh, the money helps me meet a lot of her educational needs. It firstly helps me to be able to pay her school fees. This is because the money comes on monthly basis and upon receipt of each months grant, I use it to cater for any of her educational needs that will be pressing at that time. For instance if it comes at the beginning of the school term, I will obviously use the money to pay her school fees first before any other thing. So I will say it is school fees.*

Many other participants shared similar views with Sevame noting that…

> *…even though we are made to understand that our wards are not supposed to pay fees, we still pay a lot of chargesbut for this grant, I wouldn't know how I could manage to take care of all these orphans I am taking care of.*

To Amenyo and Nanevi, "*…the money is only enough for fee payments and that is all we use it for".*

The use of the grant to pay school charges as priority expenditure was shared by some of the participant children. To them any time the grant money was received, it was first and foremost used to pay their educational charges before

any other expenses were made out of it. In the view of Fafa, a participant child, *"... when she* [the caregiver] *receives the money, she pays the school fees and if there is some left, she uses it to buy something* [referring to educational needs] *else for me"*

This viewpoint was supported by some of the participant teachers that the school levies of the children in the households were paid out of the LEAP grant. One teacher, Agbo, who had a personal relationship with a beneficiary household noted *"...I know it is out of the LEAP 'thing'*[referring to the benefit] *that her fees are paid. I said so because I am very close to the parents"*.

This finding is in agreement with the assertion of Bhalotra, Harttgen, and Klasen, (2014); Ekpe (2012) and World Bank (2009) that despite the policy of fee free tuition in basic schools in Ghana, one of the many expenses that Ghanaian parents (in this case caregivers) make on the education of their wards in school had to do with payment of fees. Fee payment constitute the primary educational cost that caregivers are concerned about and hence priority is given to fee payment when LEAP grants are obtained. In view of this, it is logical that any income that parents have access to would be used first to take care of the fees of their wards.

Buying of Stationery

Another direct educational need that the participants used the grant to cater for is in the area of stationery, especially books. Many of the participants noted they used part of the grant to buy books for the children. There were however, differences in the types of books that were bought from the benefits.

Some of the households used the grant to buy exercise books because to them, the amount of money left after payment of school fees was too small to purchase any textbooks. When asked whether she uses part of the grant to purchase textbooks for the child, Amenyo, a caregiver [shaking her head vigorously with a frown on her face], retorted sharply:

> *No, no, no, after paying the school fees, if there will be any monies left at all, it can only be used to buy exercise books and that is what I use it for. Because the textbooks, hmmmm they are expensive.*

This was a popular view held by many other participants. Gavor, another caregiver who uses the money to buy exercise books for the child stated that *" I buy exercise books for her from the money but do not buy textbooks because they are too expensive and the money left when I pay the school fees is too little"*

Those households that stated that they use part of the money to buy textbooks observed that they always had to add money from other sources to be able to buy these textbooks as the government supplied textbooks were always inadequate. To this category of participant households, they normally added extra money to what was left after using the money to pay school charges before they were able to buy these textbooks which were mostly described as expensive. Nanevi spoke of how she used the money to buy textbooks for the child and noted that "*sometimes when I receive the money, I decide to buy notebooks and at other times textbooks*". The use of the money to procure textbooks was not so popular with the participants. It is also worthy of note that some of the participants noted

they use the money to buy both exercise and note books at the same time. Others even noted they were able to buy stationery like pens, pencils, rulers and erasers from the money in furtherance of the education of the children. Nanevi again spoke about this when she noted that:

> *... out of this same money, I am able to buy things like pens, mathematical sets and other things like drawing boards for them to do their school work. I buy it for them from the LEAP money I receive on their behalf.*

She concluded by emphasizing the need to use the benefits to buy some of these stationery for the children by saying;

> *For us as a household, the money is used to buy many educational needs of the children like books, pencil and even erasers. Hmmm. You know today's children, when they want something and you don't get it for them they can cry for long and if I don't use the money meant for them on them, posterity will not be happy with me.*

Stationery is one of the main items needed for any child to go through school successfully. Without textbooks, exercise books and other stationery, it will be difficult for a child to participate in class and study effectively. It could also affect the teaching efforts of teachers. It is for this reason that Bhalotra, Harttgen, & Klasen (2014) and Yussif and Yussof (2010) noted that textbook, stationery like pencils and erasers are some of the educational items that parents need to spend their monies on to help provide education for their wards. Pens,

pencils and erasers are relatively inexpensive and it would be expected that caregivers should be able to provide these items to these children with or without any financial assistance. Caregivers however noted they use LEAP grants to meet these educational items but these items were only met after all other needs were met out of the grant. Caregivers use any money left after the payment of school fees on stationery for the education of their wards.

School Clothing

The finding also showed that some of the households spent portions of the grant on school clothing for the children. The school clothing the participant caregivers mentioned that they are able to buy from the grant for the children were school uniforms, footwear and under wears. With caregivers having more than one child, they would usually purchase the uniform on rotational basis depending on when the grant was received. Sevame, a caregiver in this category noted that:

> *...when I receive the money at one time, I will buy uniform for one person and the others will have to wait till the next payment periods to have their uniforms. But by and large, with the grace of God, all of them get their turn before the end of the academic year.*

Dorvi, another participant who shared a similar opinion of using the grant to buy school clothing for the children noted that "*I use the money to buy my ward's school bags, shoes, socks, under wears and any other clothing that the child needs for school*". This was corroborated by the children themselves when

Dunyo, a beneficiary child noted "…*she buys school uniform for me from it, and sometimes school bags*". This finding confirms the assertion of Yussif and Yussof (2010) when they identified school clothing as one of the main expenses that parents incur on the education of their children. School clothing is very essential in the education of children since children cannot go to school without wearing a prescribed uniform. If children are in tattered and un-prescribed uniforms, it can affect their social and psychological state and ultimately affect their success in their educational endeavours.

The inadequacy of the grant made it impossible for other caregivers to be able to use any part of the money on school clothing of the children. Some of the households felt it was normal as they noted that it was their responsibility as caregivers to clothe the children and so they cannot rely on money that does not come regularly to buy clothing for the children. Responding to a question on whether he used part of the grant to buy school clothing for the child, Enyo answered in the negative and added:

> *… as a parent, I also have to do my bit. The money is very small and does not come regularly, I do not rely on it for her school clothing or else she will go to school in tattered clothing. I don't buy any of her clothing, not those for church, nor school nor house dresses from the LEAP benefits. It is only enough for her fees and few other items that is all.*

The finding that the households do not use the LEAP grants to buy clothing is in variance with the findings of Davis, et al. (2014) when they found that LEAP grant was used by some beneficiaries to buy clothing. It is also understandable why many of the households will not use LEAP grant on school uniform since one major policy intervention of the Government of Ghana at the time of data collection was the provision of free school uniforms to needy school children (Government of Ghana, 2016; Djangmah, 2010 and Ministry of Education, 2017). Some of the households were hoping that they would benefit from this social intervention programme by government. The free uniform programme did not reach the participants of this study at the time of data collection. It is important to note that, all the respondent caregivers and children answered in the negative on whether they had ever benefited from this social intervention.

School Lunch and Utilities

Good nutrition plays a vital role in education as it helps to improve mental health and gives children sound mind to study (Jake, McGuire, Method, & Stemberg, 2002). When children eat well and they have a sound mind, they are able to pay attention in class and learn better than when they are hungry. Some of the caregivers were not oblivious of this fact and so spent some of the money on feeding the children, especially during lunch at school. Many of the children shared this view. Some of them noted "*I use some of the money to buy lunch at school on days that there is no food at home for me to come and eat during break time*".

In one particular instance, the child, the caregiver and the teacher of the child confirmed this use of the grant. In this case, the caregiver kept a portion of the grant with the teacher for the child to take on daily basis for school meals. This particular finding is in consonance with the findings in studies conducted by Montgomery, Ryus, Dolan, and Scott, (2012) and Jakes, McGuire, Method and Stemberg (2002) that, providing children lunch is a major cost caregivers and parents incur on their wards. This provides a sound basis for the decision of some of the caregivers to set aside some of the grant to take care of the lunch for the children. The importance of lunch in the education of children has been acknowledged worldwide and this explains why many governments, especially in developing countries, have national programmes aimed at providing free lunch to every school child on school days. A typical case in point is the Ghana School Feeding Programme. As noted by Ampratwum and Armah-Attoh (2010), Ghana's school Feeding Programme (SFP) is part of the Ghana's effort aimed at helping poor parents offset the feeding cost of primary education and improve the nutrition of children especially, the deprived and disadvantaged (Manful, Yeboah & Owusu Bempah, 2015) to ensure equality of access.

It is also important to note that these findings are similar to other findings of the LEAP programme. Studies by de Groot, Handaa, Park, Osei Darko, Osei-Akoto, Bhallab, and Ragnod (2015) found a significant effect of LEAP grants on the expenditure on schooling items such as uniforms and stationery, which helps to reduce costs which they considered typically important barriers to schooling in rural Ghana.

Indirect Educational Needs Met with LEAP Grant

Provision of Light for Night Studies

Other caregivers also noted they spend the money on buying fuel /paying electricity bills or buying kerosene to fuel their lanterns in the home. They believed that using the grant in such a manner enabled the children have light to study at home during the night. Such a view was held and shared by Mama who noted that, "*in fact we use kerosene and because I do not distinguish between that money and other monies of mine, I am very sure I use some of that money to buy kerosene some of the times*". Another participant who shared a similar opinion told me; "*I remember one day the electricity staff came to collect their bill, my husband was not at home and the LEAP benefit had come, so I used it to pay the bill"*. In both cases, the participants held the view that it is also in a way "*helping the children in their education since they will need the light to study at night*". This was the view of Sevame, a caregiver.

Investment in Own Business and in the Education of Other Children

Another use of the grant was that some of the caregivers used the monies for other remote purposes but argued that it was all aimed at helping the education of the children. For instance, some participants invested the monies into their own businesses with the excuse that they do so;

> *…in anticipation that by the time the next school term would have begun, I would have had adequate funds to pay his fees even if the grant had not come. I think it is good because it helps both of us. Instead of putting it in*

my bedroom where I will be tempted to spend it, I invest it and pay his fees out of the profit I made from the investment (Fiamor, a caregiver).

Another remote use of the grant by some caregivers was to invest the money in the education of the older siblings of the beneficiaries or in the education of the children of the caregivers. This they observed will eventually help in the education of the beneficiary children later in life.

The use of the LEAP grant for these two purposes could be seen as a deviation and wrong use of the grant. The caregivers who use the grant in these two ways however did not think so. They provided justification for using the grant in that manner and believed that it is a way of investing the money to meet the educational needs of the children in the future. Sevame was one of such caregivers and when asked how this way of using the grant would result in any educational benefits to the child for whom she is receiving the money, she had this to say:

Well I, I, I…, I use some of the money to help me educate their brother I mean their elder brother. He is at Senior High School at… and *anytime the money comes, I do send him some for his upkeep. My elder brother, do you think if he completes school and starts working, he would not help me take care of his sibling? He will take their responsibility in full. I feel I am investing the money for their future.*

Children from these households also shared same opinion as the Caregivers. Sena, the child whose grant was being invested in the education of other children, looked at the long term educational benefits of such an act and observed that:

> *To me that is the best thing my mother is doing. If my older siblings are able to go through secondary education, I believe it will make it difficult for my mum not to send me too when I complete JHS* [Junior High School].

Sema (another child from the same household) held the same view and noted that "*... my older siblings are those who will take care of me one day, so I am okay if this money* [referring to the grant] *is used to take care of them in school*". The foresightedness of these participants might not be a bad idea but it seemed more of a gamble of the grant. This is because, there is no guarantee that using grants meant for a child to take care of older siblings will automatically translate into the willingness and desire by the older siblings to take care of younger siblings at higher educational level in the future.

Albeit this argument, if the Ghanaian traditional concept of an older sibling taking up the responsibility of the younger one is something to go by, then this way of using the LEAP grant could become more beneficial to the children in the long run. Looking at the insignificant nature of the grant, diverting a portion to take care of older siblings in Senior High School will make it difficult for the remaining to be adequate to meet the educational needs of those who are

supposed to be the true beneficiaries. This use of the cash grant could be a contributory factor to the inadequacy of the grant to meet the educational expenses of the OVCs.

Purchase Sanitary Pads for Females

Caregivers of female adolescent beneficiaries added another important need that the money was used for. They use part of the grant to purchase sanitary pads for girls to take care of themselves during their menstrual periods. The parent held the view that the use of the money to purchase sanitary pad for the girl child has improved her confidence to go to school at all times even during her menstrual periods. After several hesitations to talk about the specific item of expenditure, Enyo, a caregiver, finally opened up and said:

> *This might sound trivial, that is why I don't want to talk about it but I give some of the money to her to buy sanitary pads to take care of herself during that period of the month. Until we started to receive this money it was difficult for me but now she is able to take good care of herself during her monthly periods and I can see she feels very confident and is able to play well with her colleagues at school….. Yes, that is another thing I use the money on and it is all for her education.*

This use of the LEAP benefit was not very popular among the participants but many other participants were light-lipped about using the money to procure sanitary pads and items of the like with the excuse that certain "*things better*

remain between parents and their children and should not be said to outsiders". This clearly shows how certain issues of females are treated as taboos in many societies in Ghana. The use of LEAP benefits to purchase sanitary pads for adolescent girls is likely to increase school attendance among the girls as found in other studies in Ghana and other African countries (Wesangula, 2017; Anderson, 2016; Montgomery, Ryus, Dolan, & Scott, 2012; Scott, Dopson, Montgomery, Dolan, & Ryus, 2009). All these studies found increase in girls' attendance in school among the experimental group compared to the control group when sanitary pad interventions were provided for periods ranging from three to six months. This makes the use of LEAP benefit on the procurement of sanitary pads an indirect educational expenditure.

It is evident from the response above that, the LEAP benefits are used to meet both direct and indirect educational needs of the participants. Table 4 is a summary of both the direct and indirect educational needs of children that the studied households meet through LEAP benefits.

Table 4: Direct and Indirect Educational Needs Met Through LEAP Grant

Direct educational expenses		Indirect educational expenses	
Item	Remarks	Item	Remarks
School charges	Sometimes met	Lunch	Sometimes met
School uniform	Sometimes met	Tables and chairs (for home study)	Never met
Exercise Books	Sometimes met	Utility bills	Sometimes met
Textbooks	Sometimes met	Sanitary pads	Sometimes met
School bag	Sometimes met	Education of others	Rarely met
Other stationery	Met	Investment in own business	Sometimes

Source: Field Interviews, Amu (2017)

Most of the uses of the grant relate to the direct educational needs of the children such as payment of school fees, buying of books, and providing lunch at school. Other indirect educational uses of the grant include fuel for lanterns and the purchase of sanitary pads. There were some other unconventional (in view of the purpose of the grant) uses such as investment in caregivers' business and investment in older siblings which some participants thought was useful and educational related.

Research Question 3: How Satisfactory is the LEAP Grant in Meeting the Educational Needs of School Children from the Households?

To further explore how the LEAP, a social intervention programme in education which is emanates from the social democratic ideology, truly benefits recipients, it was imperative for me to investigate the participants' views on the adequacy of the grant in meeting the educational needs of the OVCs. This will, to some extent, provide information to better understand the extent to which the grant has been beneficial to the households.

Adequacy of Grant in Meeting Child's Educational Expenses

On whether the grant received was able to meet the educational needs of the child(ren), the field data shows that participant children and caregivers held similar views on this. All the interviewed caregivers and children noted that the grant, in its current form and amount received, was unable to meet all the educational needs of the children. To the caregivers, it only helps to cater for some aspects of the educational needs of the children and caregivers would have to take care of the remaining. Enyo, a caregiver responding to how he would

describe the adequacy of LEAP grants in meeting the educational needs of his ward, had this to say:

> *For the money, if I say it is able to meet all her educational needs, then I will not be telling the truth. Truth must be told, it helps to some extent but it is very inadequate to meet her educational needs. These days, education is very costly, even though we are told we don't pay fees, the school charges keep on increasing year after year and it is not easy. So if you look at how much government gives us under the LEAP programme, you would wonder what that can do for a true orphan who has no one to take care of him. Communicate this to them on our behalf that the money is just too small.*

Enyo was so emphatic that the money is not adequate for meeting the needs of the child and noted that the grant has not been able to take much of the burden of taking care of the child's educational needs from her (the caregiver). Taking care of the educational needs of the children was still largely the responsibility of the caregivers. This viewpoint was corroborated by another caregiver, Amenyo who noted that:

> *On the adequacy of the money, I thought by now you would have understood that the money does very little for my ward's education. Sometimes so little that I do not feel its impact on how it helps me take care of her*

> *educational needs. To tell you the truth, it is not adequate at all. Most of her educational expenses are still taken care of by me through the proceeds of my farming activities. Even last Saturday, we had to go to the farm just to harvest some cassava to make dough to sell at Ho market to buy some books for her.*

Many other caregivers expressed similar sentiments about the adequacy of the grant and one of them tried to illustrate and noted that:

> *... this money has not been enough to provide all of her educational needs because assuming her fee is 100 Ghana Cedis in a term, if the grant is used for even only her fees, it can only settle part of the fees and I will have to get the other part of the fees through other means before I have to take care of other things she will need for school* (Buame, a caregiver).

Fiamor, another caregiver, also noted that "*it is not adequate because I always have to add something to it to take care of her in school*". The responses from the caregivers on this issue reflect a situation where a grant is given but the said grant cannot meet the needs of the individuals for which the grant is intended. It can be likened to the desire to give when one does not have much to give and so gives very little, probably to tell the recipient that '*I would have given you more if I had*'. It is however imperative to note that the inadequacy of the LEAP grant in meeting all the educational needs of the children is not

unusual. Social intervention programmes are went to serve as a mean to reduce social vulnerability and not to take over the total responsibilities of parents or caregivers.

Social protection in all its forms is designed as a mitigating factor rather than to take the marginalized group totally out of the poverty bracket (de Haan, 2000; Barrientos & Hulme, 2005). The World Bank (2001) noted that in developing countries like Ghana, the main purpose of social protection is to address the causes of poverty, and not simply its symptoms. Reviews of many cash transfer programmes show that almost all of them only aim at alleviating the plight of the recipient and not to take care of their needs in totality. Similar findings were made during the review of many cash transfer prorammes. For instance, Evaluations of the Child Support Grant revealed that the grant was only able to improve conditions in the receiving areas. Similarly, in evaluating Care of the Poor (COPE), Akinola (2014) found that the programme helped to break the intergenerational transfer of poverty and reduce the vulnerability of the extremely poor.

Proportion of the Child's Educational Expenses the Grant Covers

To further bring understanding to the adequacy of the grant in meeting the educational needs of children, the participants were asked to talk about the proportion of the educational needs of the children that the LEAP grant is most likely to cover. Participants were asked to estimate portions of educational expenses the grant covers if their educational expenses were considered at ten (10) portions. To this question, the participants presented different responses.

Whereas some participants noted that the grant covers about three out of ten portions of the educational expenses on the children, others even felt the grant could not cover that portion of the educational needs of the children. Even though it was not so easy for some of the participants to estimate the portion of educational cost that the grant covers, others did so with ease.

To some of the participants, the grant was so inadequate that, it could not even take care of up to half the educational expenses of the children. This, some of the participants attributed to high inflation without corresponding increase in the value of the grant. One caregiver, Hosi, observed that, "*in actual fact, due to the increase of prices of items on the market in recent time, the money can only cater for three portions out of ten portion*". This viewpoint was shared by some other caregivers and children. For instance Mesiwotso, in her attempt to answer this question on proportion noted "*eihh. Hmmm. I am not very sure but I know it will not exceed three portions*".

It is worthy of note that this finding is at variance with the findings of Asfaw, Carraro, Pickmans, Daidone and Davis (2015) when they studied the recipients of the PROGRESA programmme. They found that Cash Transfers often represent a significant share of household income. The difference might be due to the focus of the two programmes and the amount paid as monthly stipends.

Participants who noted that the cash grant does not meet half of the educational expenses on the child believed that the money could only pay part of the school charges "fee" of the children and that, the remaining cost becomes the responsibility of the caregivers. Those who thought the cash grant met more than

half of the educational costs of the child, opined that, once the money helps them pay the fees of the child, it had done more than half of the work and that what will be left will not be more expensive than the payment of the school fees.

Upon further interrogations, it was noticed that, participants who noted that the grant covers more than half the educational expenses on the children were only looking at the bulk moneys that they pay and the frequency of the payment rather than the total value of the money involved in educating the child(ren). One of the caregivers (Enyo) who held this view made this point when asked why he thought the grant takes care of majority of the child's educational costs:

> *I said so because after payment of fees, all the others are little little monies. Take for example exercise books. Even if you talk about school uniform, it is true that things are expensive these days but once I buy one for him, it can take even two years if he takes good care of it. That is why I said the LEAP grant covers more than half of his educational costs.*

The differences in the perceived percentage of the children's educational needs that were met with the grant could be due to the different income levels of the studies households. Also, some of the households have other children of school going age whereas others do not have. The possibility is that the households with lower economic status and those with more children of school going age could spend portions of the income on the education of other children. In such

situations, the amount that will be left to take care of the OV Child's educational needs will be inadequate and hence the possible low percentage the grant will cover.

Table 5 shows a summary of the estimated percentages of the educational needs of the OVCs that were met with the LEAP grant from the perspective of the participants.

Table 5: Estimated Percentage of Children's Educational Expenses met with LEAP Benefits

Portion Covered	Remarks
About two out of ten	The least
About three out of ten	Mostly identified by participants
About six out of ten	The highest

Source: Field Interviews, Amu (2017)

Like the caregivers, the children were undivided about the adequacy of the money in meeting their educational needs. They all felt the money was not enough to meet many of their educational needs. One child, Mawusi, narrated how she went to Ho with her foster parent to take the money and what they were able to buy out of it. She observed that:

> *One day,* [referring to the caregiver] *she asked that I go to Ho with her because the orphans money has come. … when we went for the money we bought some books but we could not buy many of the books and the money got finished and we had to come back. Later, she sent*

items to the market to sell then she bought the rest of the books for me.

This is her way of stressing the inadequacy of the grant to meet all her educational needs, which is not different from the opinions of the caregivers. Deducing from the views espoused by the participants in this study, it is obvious that the grant, though intended to cater for the educational needs of the participant children, did not meet a large proportion of the educational needs of these children. Consequently, majority of the educational needs of the children were still being taken care of by caregivers.

In view of the amount of grant given to the recipient households, it will not be far-fetched to conclude that the grant will be inadequate to cater for the educational costs of the children for whom the grant is given. The meager grants given will not help cover all the child's cost of education. This is what was echoed in the responses of the children and their caregivers. It is important to note that though the amount received by caregivers had been found to have the potential to generally cater for less than half of the cost of educating the children, it no doubt, helped to ease the burden on caregivers and ensured that the children were kept in school. The world over, it has been noted that cash transfers are only used as a means of bridging the gap between the rich and the extremely poor to protect them from risk (Government of Ghana, 2016; Ahenkan, undated ; Kalusopa, Dicks, & Osei-Boateng, 2012; Holmes, Samson, Magoronga, Akinrimisi, & Morgan, 2012; Norton, Conway & Foster, 2001). The aim of cash

transfers is not and had never been to achieve total equity between the advantaged and the disadvantaged in society.

Educational Needs not met with LEAP Grant

The participants noted that the cash grant was inadequate to meet educational needs of the children. Some of these needs include getting a place for them to study or purchasing tables or chairs for them to study at home. Most of the participant children studied under conditions that could be considered not conducive for academic work. Some studied under street lights where they indicated they were exposed to mosquito bites while studying at night. Those who were desirous to study, used any available space in the home including verandahs, kitchens, compound, among others. The children noted that studying at these places brought a lot of inconveniences to them. Mawusi, one of the children observed "*…when I am studying in the bedroom and my mother comes, then I have to stop because I will be disturbing her if the light is on".* Another child, Sema, noted "*when I am studying outside or under the street light, I get a lot of disturbances from insects and mosquitoes. I was even nearly bitten by a snake one day*".

Caregivers admit to the poor conditions under which the children study and do other academic work in the home but felt they were helpless. To them, they could not afford to provide any better space for the children and the grant was also too meager to help do that. Enyo, a caregiver, had the following to say when asked why she could not use some of the LEAP benefit to provide a more conducive space for her ward to study:

> *As for that, I don't know how I am going to do it. You just take a look at the money, like I said earlier, it is not even enough to pay her school fees. These days, cement is very expensive, if I want to buy cement, maybe, I can only buy one or two from the money. Deforestation has made wood very expensive in this village of late, before I will get a carpenter to make some chairs and table for her… no no no [shaking her head]. The money cannot allow me to meet those (buying tables and chairs) needs. If I have to get those things, then it must be from my own sources but look at me, it doesn't look like I can do that any time soon.*

Participant teachers tend to confirm the use of the money on the educational needs of the children. Some of the teachers confirmed that the children pay their fees each term and that they also wear descent school uniforms and had most of the items needed for school work like exercise books, pens, and pencils. They corroborated the points made by the caregivers that the grant is not adequate to purchase school items like mathematical sets and drawing boards as many of the participant teachers identified them as items that the children lack. The teachers also noted that the children "*dress neatly for school*".

Most of the findings of this study are in line with many other existing literature on the cost of education to parents and caregivers. In relation to this, Bhalotra, Harttgen, and Klasen (2014) and Yussif and Yussof (2010) identified

school fees and levies, stationery (textbook, exercise books, pens, pencils, among others), meals, transportation, tuition fees, and school uniforms as the main costs parents or caregivers incur in the education of their wards.

Whiles other studies on LEAP (Handa, Park, Hill, Darko, Osei-Akoto, Davis and Diadone, 2013; The Oxford Policy Management, 2013) have found that beneficiaries used part of LEAP grant received to improve the conditions of their dwelling, this finding is to the contrary. This is explainable since the grant given to the OVC group was aimed purposely at their educational needs and naturally, caregivers will focus on meeting primary educational needs first before considering the secondary educational needs.

In all, the grant generally was found to be inadequate to meet the educational needs of the OVCs in the studied households. As such, many of the educational need of the children were not met with the grant.

Research Question 4 - How do the Beneficiary Children Describe how their Educational Needs were Met Before and During the Engagement of their Households in the LEAP Programme?

To better understand the usefulness or otherwise of the social intervention programme of LEAP benefits to this OVC category of beneficiaries, the households were asked to compare two different periods to find out which of the two periods presented an easier opportunity for the households to meet the educational needs of the children. The two periods were: 1) The period prior to the households' engagement in LEAP and 2) The period during which the household was engaged in LEAP. The participants were asked questions that

allowed them to recall events before and also talk about their present circumstances in a comparative fashion relative to how the school needs of the children are met.

Analysis of data I collected from the field made me put the respondent households into three broad categories. Those beneficiary households who thought there had been some change in their ability to meet their educational cost, those who argued that nothing had changed though they are part of the programme and also those who believed that the grant had worsened their ability to meet the educational needs of the children. Analysis of the data pointed to the fact that voices of improved educational condition, however, far surpassed those of stagnation and non-improvement and exacerbation.

Improved ability to meet educational needs of households during grant period

To some of the participants, meeting the educational needs of the children in the household was easier during the period that they were receiving the LEAP grant than it was when the household was not participating in the programme. It was further noted that there has been an improvement in meeting some of the educational needs since the household started benefiting from the cash grant. This implies that not all aspects of participants' educational needs have seen improvement as a result of the household's engagement in the programme. This view was very popular and many caregivers and children espoused it. This is shown in the following quotes from the data transcribed when three participants

were asked to compare the period before and during their engagement in the programme;

Nanevi , a caregiver noted:

> *Definitely, I will say the period we are receiving the money is better because when the money comes before the fee is due, I am able to keep it and use it to pay her fees. Those times that we received no money from no where, I would have to struggle to be able to get the money to pay the fees. By the time I get it, the school term would have gotten to the middle or even during the examinations time. It was not easy, but with the help of this grant, things are better now. ...this does not mean it has become all rosy. No. Because I still struggle to meet some of the educational needs of my ward just as I used to do before we started receiving the grant.*

Fiamor, who is also a caregiver, espoused the same view. He observed:

> *When we started receiving the money, we were told it is not given to us to buy cloth but to take care of the child at school. Because of this, I make sure I use it to pay her school fees. Therefore, if I compare the two periods [period before engagement and during engagement in LEAP], it is easier now for me to pay her school fees than*

before now. For school bag, uniform and footwear, nothing has changed much but I can still say there is some improvement. For books, I have seen an improvement in my ability to buy exercise books and note books for her but there is no difference between then and now in terms of my ability to purchase textbooks for my wards. Like I said earlier, same can be said about clothing and other needs of her.

A similar view was expressed by Sevame who was also a caregiver. She noted that;

I will say that the period I have started receiving the money things have been far easier for us, far more than the period we were not receiving the money. Because since they lost their father, I have been their sole provider, no one to help and it was very very difficult to get money to pay their school fees and other educational needs. Even at that time, I was not selling but I had to take care of them. Sometimes, I borrow one cedi from people to share to them to take to school and I had to go hungry. I have been doing that till they started giving us the grant. ...so the period we are receiving the grant has seen a far improvement in our ability to meet their

educational needs than when we were not getting any grant.

Many other respondents espoused views in support of having seen improvement in meeting the educational needs of OVCs during the grant period. Even though the participants had already pointed out the inadequacy of the grant, they still keep stressing this in their comparism. Analysis of data collected from the beneficiary children seems to have corroborated the views of the caregivers to a large extent. Some of the children believed their "*educational needs were better met during the period they are engaged in the LEAP programme*" (Happy). To them, the programme has made cash available for their caregivers to spend on their education and this they noted "*had led to a better and quicker approach to meeting their educational needs than their caregivers did when the household had not engaged in the programme*.

The world over, evaluation of cash transfer programmes resulted in similar findings of the grant leading to an improvement in some aspect(s) of the life of the recipients. An evaluation of the Brazilian Bolsa Familiar by Soares, Ribas and Osório (2010), Worldbank, (2011a) led to the two authors concluding that the proramme had led to an improvement in education.

Similar findings were made by Paes-Sousa, Santos and Miazaki (2011) and versus Pat (2011). They noted that the programme had led to an improvement in the lives of the beneficiaries in many areas including meeting educational needs. Similarly, several studies such as those of Latapí (2005) and de la Rocha (2005), have confirmed the positive impact of the Progresa programme on

education. In Africa, studies into several cash transfer pogrammes had also led to findings that are not dissimilar to this particular finding in this study that the programme had led to an improvement in the education (conditions) of the recipient households'. For instance, Miller and Tsoka, (2010) identified same with the Malawian Child Support Grant, Troger and Tennant (2008) also found cash transfer in Burundi to have contributed significantly to the improvement in the living conditions of recipients. Similar findings were made in Nigeria (Samson, Magoronga, Akinrimisi, & Morgan, 2012, Akinola, 2014) and in Kenya (Garcia & Moore, 2012). In Ghana, an evaluation of the LEAP programme by FAO (2014) and Handa, Park, Darko, Osei-Akoto, Davis and Diadone (2013) in some districts also led to the conclusion of improvement in the general living conditions of the recipients.

Household's Ability to Meet Educational Needs during Grant Period not Different from the Period before the Grant

Whiles some participant households held the view that the grant had helped them meet the educational needs of the members with relative ease, others, were emphatic that they did not see any change in the way and manner their educational needs were met before and during the household's engagement with LEAP. To some of these participants, the fact that the grant was irregular and very little makes its contributions to the education of the child unnoticed. This was so because by the time the grant was paid, these households would have already settled the fees and other educational needs of the children. Some of the voices of these participants are presented. The first is Blewu, a beneficiary child who observed that:

> *There is no difference between the two periods in terms of payment of my school fees, buying of my school clothing, buying of books and my feeding either at school or at home. Most of the times by the time the money comes, my fees had already been paid and other educational needs of mine had been provided.*

Happy, another beneficiary child shared similar views noted that:

> *I do not see any difference. When she was not receiving the money, she used to provide me with my school and other needs timely and same applies to now that she takes the grant, nothing has changed.*

Some of the caregivers also shared similar sentiments as the children. They thought the contribution of the grant to the educational needs of the child was very minimal and so they did not see much difference between the two periods. Many of them also noted that they had not seen any improvement in their abilities to meet some of the educational needs of these children. To them, the "*challenge yesterday is the same as the challenge of today*". They still struggled to get some of these educational needs for the children. These educational needs included school uniform, footwear, school bag, text books among others. Some of the caregivers held this view because to them, educational cost of a child is mainly about paying their fees and once the fees are still paid before the grant is received, the grant cannot be said to be helping to meet the child's school needs.

One of such caregivers, Buame noted that "*for me, I see no improvement in our ability to meet our needs then and now except in the payment of fees*"

Another finding was that whereas some caregivers thought the cash grant had led to the improvement in the household's ability to meet the educational needs of the child, children from same household noted that they noticed no change relative to how their educational needs were met, even though they admitted the cash grant is always used on their educational needs. Probably, these children were measuring improvement in terms of numbers. So, to them, so long as the receipt of the grant has not added an additional school uniform to the one they already had, then there is no improvement. Whereas the caregivers appreciate the reduction in their struggle to get money to take care of the educational needs of their wards, a burden that was lessened by the receipt of LEAP grants, the children might be measuring its contribution in terms of quantities and amounts. The contradictory views of a caregiver and the OV Child when both were asked to compare the periods before and during the engagement of the household's with LEAP, is presented here in affirmation of two interesting lines of thought. The child (Gator) painted a picture of stagnation and non-improvement and concluded that she sees no difference between the two periods. She noted that:

> *... you mean the period before we started taking the money and now? I think nothing has changed. Before, I had one school uniform, now I still have one. ...i do not see any difference between the two periods in terms of*

> *payment of my fees, buying of my school uniform, buying of books and even my feeding both at school and at home. I have not seen any change. My fees still delay even this term I have still not completed paying my school fees. Honestly, I have not seen any change.*

Contrary to this, Gavor, the caregiver of Gator responded to same question by saying:

> *I have seen a great change; I do not feel the pressure to find her fees anymore because I am sure the LEAP grant would come even if it delays. I now pay her fees on time and I think things are far better now.*

Even though the two seem to contradict each other, in my view, the child might not have an idea of the struggles the caregiver goes through to pay her fees and provide other items for her. This makes it difficult for the child to appreciate the relief the grant had brought to the caregiver and so might not be in a very good position to judge which of the two periods is better. Whiles the caregiver was looking at the challenge from the point of generating the money, the child looked at it from the expenditure point. Both might be saying the same thing looking at it from different perspectives. Existing literature seems to contradict this particular finding. All the literature chanced upon in the course of this review points to the fact that, all cash transfer programmes had led to an improved ability of households to meet educational needs of children (Paes-Sousa, Santos & Miazaki, 2011; versus Pat, 2011; Miller & Tsoka, 2010; Akinola, 2014; Garcia &

Moore, 2012; FAO; 2014; Handa, Park, Darko, Osei-Akoto, Davis & Diadone, 2013; and Latapi, 2005).

Worsened ability to meet Educational Needs of Household's during Grant Period

In contrast to the opinion that the grant has resulted in an improved educational well-being of the participants, another finding that emerged from the data was that some of the households have rather seen a decline in their ability to meet the educational needs of school children in those households since the household started receiving LEAP grants. These households used to benefit from the traditional social support system of relatives until they started receiving the grant and all those helps were cut off. To these households, the engagement in LEAP has worsened their ability to meet the educational needs of the household members. Recounting their experiences before and during the household's participation in LEAP grant, one participant noted "*I feel and it is true that we were better off not participating in this grant. It had not help us, and we have become worse off*".

This experience was corroborated by Sevame, a caregiver, when comparing the household's ability to meet the educational needs of the child before and during the household's engagement with LEAP. She noted:

> *Hmmmmmm. It is difficult to explain but you see, when we were not receiving anything from government, people used to help us in many ways. Since they know the child lost both parents and I am not in any good employment, people sometimes use to buy her school uniforms, and*

many other things. There were many occasions where her teachers even paid her school fees and gave her lunch at school. I never asked for these favours, they did them out of compassion. Even there is a man in this town called Kormi [not true name] who will sometimes send her to his farm and give her foodstuffs and many more. But all these have ceased once they all heard she receives some grant. That is the message sent out, but ask me how much the money is? It is very little and does very little about her educational needs. … so I will say her educational needs were better met when we were not getting the grant.

This finding is very novel and unique about cash transfer grants. In many of the cases, cash transfers lead to improvement in the living conditions of those who receive the grant (Grant, Troger & Tennant, 2008; de Walque, 2009; Samson, Magoronga, Akinrimisi, & Morgan, 2012; Akinola, 2014; Garcia & Moore, 2012; FAO; 2014; and Handa, Park, Darko, Osei-Akoto, Davis & Diadone, 2013). However, it is worthy of note that, as propounded in the grant theory of Boulding (1973), a grant can be negative, meaning it can lead to worsening the conditions of the grantee. The main difference between this finding and the negativity assumption in Boulding's theory is that whereas Boulding (1973) relates the negativity of a grant to malevolence, in this finding, the

negativity can be attributed to the cut down on other unstructured social assistance.

Table 6 shows the participants assessment of whether or not the programme has brought change in their ability to meet various educational needs of school children.

Table 6: Comparism of how Children's Educational Needs are met Before and During Engagement in LEAP

Before LEAP	Educational needs	During LEAP
Not better	Payment of school fees/levies	Better
Not better	Purchase of school clothing (Uniform, Bag, footwear,)	Not Better
Not better	Purchase of exercise books and note books	Better
Not better	Purchase of textbooks	No change
Not better	Feeding at school	Better

Source: field Interviews, Amu (2017)

It is worth noting that to those participants who have seen improvement in their lives, the grant could be considered as "positive". Positive in the sense that, it had led to an improvement in the life of the beneficiary households with regards to their educational issues. Other participants also see the grant as negative in the sense that it has worsened their conditions. It is important to note that, this type of negative grant cannot be said to be born out of malevolence.

In the findings of this study, it would be difficult to apply and directly relate the concepts of malevolence to negativity of the grant and benevolence to the positivity of the grant as espoused by Boulding (1973) in his grant theory. This finding is also in variance with all other findings in the evaluation of both conditional and non-conditional cash transfer programmes.

The uniqueness of this finding could be due to the methodology adopted. Whereas most of the studies conducted on the benefits of LEAP adopted quantitative approaches and presented findings quantitatively, this study was quantitative one that allowed respondents to construct meaning to their own world of lived experiences.

Research Question 5: How do the Beneficiary Households and Teachers Describe the Contribution of the Programme to Improvement in the Schooling of Children in the Beneficiary Households?

Research question five aimed at investigating the experiences of participants about how the grant has contributed to the schooling of school age children in the beneficiary households. To better understand some of these issues related to the schooling of the children, the teacher(s) of each participating child were also interviewed. In instances where the child is in the Junior High School where different teachers are involved in teaching the child, group interviews were conducted for the teachers who were willing to participate in the study. Analysis of data collected shows that the grant had contributed to the schooling of the children in many respects. There were also instances where participants were unable to tell whether the grant had a positive or a negative impact on the child's

schooling. The areas of schooling of the children that the grant had positive impact on, included absenteeism/attendance, academic performance, social skills, retention time or homework, among others. Not all respondents, however, had improvements in all these aspects of the schooling,

Lateness/Punctuality

On absenteeism and attendance, it was found that the grant has helped in many ways to improve the children's schooling. The grant has helped children to develop confidence to be at school with their peers since they are sure they will not face the stigma of not paying for their school charges or not having some basic material needed for school work. In the same vein, the grant helped to improve school attendance because it enabled caregivers to desist from engaging the children in economic activities before going to school. Previously, the children were engaged in economic activities such as selling and farming before going to school, a situation the grant helped to change. Nanevi, a caregiver noted that when she started taking the grant, she was "…*sure of getting something at least to pay her fees so I stopped sending her to sell in the mornings before school*". It can be said that once the child has all morning to prepare for school, the likelihood of the child getting to school on time is high.

All participant caregivers unanimously, agreed that the children did not go to school late except in rare situations. They were however divided as to whether this can be attributed to the cash grant. Whiles some of them held the view that the grant played a significant role in the children's punctuality at school, others

attributed the early school attendance of the children to other factors rather than the grant. Some of these respondents observed that "*... it is as a result of my own effort*". The effort in question refers to either the caregiver or the child or both of them. Enyo, a caregiver noted that "*... I think it is because we* [Enyo and the spouse] *never wanted her to be late for school and more so, she personally never wants to get to school late since she is a prefect at school*".

Even though both children and caregivers unanimously indicated that the children always went to school on time, teachers of some of the children had a contrary view. Teachers of few of the children noted that the children almost always came to school late. Some of the teachers described some students as habitual late comers. To stress this point, Deacono, a teacher of Blewu observed that "*…for that girl,* [laughing sarcastically] *no no no, she is a habitual late comer she always gets to school after 8:00am. So I call her headmistress*".

The emphasis the teacher placed on the "habitual" lateness of the child could be seen in the reactions before and whiles answering the question. Ganyo, a teacher of Gator, who made a similar observation about a beneficiary child, noted:

> *For her, she is always late for school. In fac,t always I mean. There has never been a day since the beginning of this school term that she has never been late. I even asked her mother about it but she said [name of child] does nothing at home in the morning before coming to school. The mother said she just doesn't wake up early and I should punish her for her lateness. But these days the*

> *policies of GES* [Ghana Education Service] *makes it difficult for me to punish her. It is not easy these days to correct the children, maybe that is why she always comes to school late. Sometimes even after the first two periods. For her lateness, it is very bad.*

While teachers of some of the beneficiary children held contrary view from those of caregivers about the lateness of the children to school, other teachers also affirmed the position of the participant caregivers and children about the fact that the children always reported to school on time. Some of the teachers described the punctuality of the children using words such as "*excellent*", "*very punctual*", and "*always on time for school*". To these teachers, the use of these adjectives was appropriate since the children never came to school late. All the caregivers of the children who were described as punctual and always on time for school opined that the punctuality of their wards can be attributed to the cash grant given to the children. In their view, the grant took the children off economic activities in the morning before school and so allowed them adequate time to prepare and go to school on time.

In reaction to the questions "How do you think the grant helps your ward go to school on time?", A caregivers, Enyo had this to say:

> *I am sure the grant has contributed a lot to this. In this our community, I will say we are mostly farmers. We cultivate mostly food crops. Sometimes we need our*

> *children to help us in our farms so we can get some money to support their education. Most of the times, we send the children to the farm, for instance to bring foodstuff home before going to school. But with the receipt of this grant, I cannot do that again, if I even do it, I will feel guilty. So I don't do it and my ward gets to go to school on time.*

The second participant, Mesiwotso, a caregiver, who made a similar point with rhetorical question emphasized her belief in the fact that the grant helps the ward to get to school on time. *...if I don't attribute her going to school on time to the grant, then what else could be the cause?* And also concluded that *... it is the grant, it makes her go to school on time without going to town to sell anything before going to school.*

The above indicate that while some of the caregivers and OVCs held the view that the cash grant had made it easier for them to get to school on time, others thought the grant had nothing to do with the punctuality of the child at school. In whichever way it is looked at, the grant has a positive contribution to the schooling of some of the OVCs by making them get to school on time. The differences in the responses between the teachers and caregivers is a matter of concern. Of course, since the child's receipt of LEAP grant is conditional on the child's schooling, caregiver are more likely to paint a good picture of the situation so as to avert the household's withdrawal from the programme. During the data collection process, I met one of the children loitering about without going to

school but the caregiver only had to admit to the obvious with the excuse that, *"I don't know why she refused to go to school today. I think she is sick…"* obviously, just to cover up for the child's absence at school during school hours.

Absenteeism and Retention

Absenteeism and retention are other aspects of schooling that were considered. Like lateness, the caregivers were all with one accord that the children have not dropped out of school, especially during the period that the household started receiving the cash grant. The only moment that these children absented themselves from school was when they were sick. Again, participants were divided as to whether the regular attendance at school by the children could be attributed to the LEAP grant. Those who believed the cash grant helped in the children's regular attendance and retention in school were of the view that, the cash inspires confidence in both the child and the caregiver, giving them a glimpse of hope about what the education future holds for the child and so encourages them to always be in school. Caregivers were also more empowered financially and psychologically to provide other needs for the children thereby helping to keep the children in school. Hosi, one of the caregivers who believed that the cash grant contributed to the wards' regular school attendance and retention revealed that:

> *The money is helping a lot. It frees money for me to meet other needs of them and because I always provided whatever they need for school, this gives them a lot of*

confidence to go to school so they are confident to go to school. They don't absent themselves from school…

Another caregiver (Sevame), who shares a similar opinion about whether the grant has contributed in any way to the regular attendance of the child at school, noted that:

... I think so. I will say that even before the grant, she has never stopped school and sparingly refuses to go to school. But since we started receiving the grant, it has given me more confidence about her getting education to a higher level and I always encourage her to get to school early. So I can say the grant has played a role in this regard.

The children themselves believed strongly that the grant in some way, contributed to their regular attendance at school. Some of them shared the same views as the caregivers. For example, Sema held the view that "…*the grant has given them the indication of hope that they could get education if they study hard*" and this has motivated them to approach their education with more seriousness.

The voices of those participants who believed strongly that the grant has nothing to do with the fact that their wards have been retained in school and are regular in school are summed up by the opinions of Enyo. When I asked a caregiver about the grant's contribution to the fact that the OVC had never stopped school, The response of the caregiver indicated that she could not

establish any relationship between the grant and the child's regular attendance at school or otherwise. The participant opined that:

> *For that, I don't think so. Since she came to stay with me, she has never ceased going to school. She has never dropped out of school. Neither before we started receiving the grant nor at this time that we are receiving the grant. She has never stopped school and so I cannot say that it is the grant that is contributing. From the time she came to stay with me, she always gets to school on time. So this has nothing to do with the money. It is about the child and the parent.*

On absenteeism, some of the participant children noted they did not go to school regularly. I chanced upon one particular child, Happy, who was home loitering about during school hours. The caregiver, Hosi, insisted the situation was a rare occurrence but the child, during the interview, observed that "*I absent myself from school sometimes up to two times in a week*". On that particular day, there was no reason for the child absenting herself from school. Even though the caregiver noted the grant had delayed, she was quick to add "*I would not say she will not go to school because I have not received the orphans' money. She herself sometimes does not like going to school …"*

This is an admission that the child's absence from school on that particular day had nothing to do with non-receipt of LEAP grant. This means that the grant had no relationship with the attendance or otherwise of the child at school. It

could be deduced from this finding that there could be other hidden factors that may account for the truancy of the child. It could be either school related or home related factors.

Albeit all these views held by the participants, it will not be too far to fetch if one concludes that LEAP grants have contributed to the retention of many of the participant children in school. If the grant has been able to free some of the children from engaging in child labour, then it has, in one way or the other helped to retain these children in school since Child labour has been closely associated with both temporary and permanent school dropout, especially among girls. Researches in Ghana have also established that a significant percentage (35.7%) of Ghanaian children who are engaged in economic activities are out of school since child labour in Ghana, is inextricably linked to poverty (Camfed, 2010; Ministry of Education, 2012). Consequently, once LEAP grants have helped caregivers take children off economic activity, it stands to reason that the children are more likely to be retained in school than if they were to be engaged in any economic venture.

In general, the findings of this study are in consonance with the findings of other researchers who investigated the impact of cash transfer programmes in other parts of the world. For instance, Paes-Sousa, Santos and Miazaki (2011) found that Bolsa Familiar led to reduction in evasion of education among children in recipient households in Brazil. Similar findings were made in Lesotho (Croome, Nyanguru & Molisana, 2007; Garcia & Moore, 2012), Malawi (Schubert & Huijbregts, 2006; Tsoka & Reichert, 2010) and in Nigeria (Holmes,

Akinrimisi, Morgan, & Buck, 2012; Ayala, 2009) among other countries. In all these cases, it was found that cash transfer programmes led to increased school attendance among children from recipient families and households.

Academic performance

Another aspect of interest on the contribution of LEAP grant to children's education which was explored was academic performance. Caregivers and children's views were sought on whether the grant contributed in any way to the academic performance of the children. From the findings, it was observed that while the academic performance of some of the children improved, others saw no change in this aspect of their schooling. Another category had noticed a decline in the academic performance of their wards during the period of receiving the grant. Some of the caregivers whose wards had seen improvement in their academic work during the period attributed this to the grant. To these participants, the grant had restored hope in caretakers and their wards about their educational future. Some caregivers use the grant to entice the children and to motivate them to double their efforts in academic work. This could possibly lead to improved academic work. One caregiver, Mesiwotso, noted that "*I surely believe the grant had a lot to do with improvement in the academic performance of my wards*". When probed further to find out why she held that view, she observed that:

> *...I believe so because they are aware of some help coming from somewhere so I think this has really set them on their toes to study hard. Because I always tell them that if they perform better, more of such help will*

come. I also told them that if they do not perform well, even what we are receiving now will stop coming. What I noticed about them is that, anytime I tell them this, they get more serious with their books. Even if the grant is not helping directly, it is helping indirectly in the improvement I am seeing in their academic performance. So they try to improve on their performance and their teachers have been praising them.

Another major finding relative to the contribution of LEAP grant to the schooling of the studied households is the fact that the grant gives caregivers and children a piece of mind and the assurance of the ability to complete basic education and even continue to secondary and tertiary levels. These will eventually affect the academic performance positively.

This argument was supported by another female caregiver, Fiamor, who nearly broke down in tears as she made her submission:

Ayooo. My brother, before the grant, I lost hope, I didn't perceive her completing even Junior High School. But now I am sure by the time she completes JHS, another help will come for her. I remember how we used to struggle to get her fees [she sobbed]. *Hmmmmm. God himself has a way of fending for the orphaned antelope. Now both of us* [the child and caregiver] *are very*

convinced her future is bright and this has encouraged her a lot. All because of this money [the grant].

Apart from giving beneficiary households some level of optimism about the future, the grant also gave some of the caregivers the courage, boldness and the willingness to deliberately delay the academic progression of the children. This is done in order to give the child the opportunity to improve their academic performance before progressing to the next level of their education. Caregivers were encouraged to repeat their wards' grade level when they felt the child was not performing well at school until such a time that they were satisfied with the ward's academic performance before allowing the child to progress to the next stage of education. Some caregivers held the view that, if government is giving them grant that can alleviate their plight of taking care of these children, then they needed not push the child through the school system for the sake of it. They had to ensure that the child grasps adequate knowledge from one level before being allowed to move on to the next level. This helped to make some of the participant children academically better than when they were not on the grant and this would not have been possible if the child was not receiving the LEAP grant. This argument is portrayed in the quote from the interview of Enyo, a caregiver:

Yes. I think the money contributes to her current improved performance. I said so because it is because of the grant that I have the courage to repeat her without thinking about the cost implications. Because I know government will help me take care of her. At least, I no

> *longer pay the school fees so why will I rush her? I have to allow her go through it so something good can come out of the expenses on her education. I do not want her to just go through the J H S* [Junior High School], *write her external examinations, and come back to stay in the house with me. No I wouldn't do that for her.*

Another reason for which some participants attributed the improved academic performance of their wards to the grant was that the grant helped them procure some of the educational needs of the children and this eventually improved their academic performance. To them, if not for the grant, they/their wards would not have had the necessary items for smooth academic work. They therefore believe that if the child's academic work had improved, it is because the grant played a very pivotal role in its improvement. This viewpoint was also well espoused by some of the participant teachers, as they noted that the children had most of the basic items needed for classroom work and this encouraged them to participate fully in both class and homework like any other child. One child, Mawusi, who agreed in totality about the grant's contribution to the improvement in her academic work observed that:

> *… yes, surely I will say it is the grant that has resulted in my improved academic performance. This is because with the grant, now I can study very well and they* [caregiver] *are able to buy me books especially exercise book and note books that I can write in. Even though I do not have*

text books, I think my learning has improved and if I say it is not the grant that is responsible, then I am not telling the truth. I am now happy in school…

Those participants who felt that the grant had not led to any improvement in the academic performance of the children in the households, opined that, the performance of the children in school work depended on the caregivers and the child's own effort. To them, merely giving cash donation to a child cannot in any way cause a change in the academic work of that child. They attribute this to "... *my own effort…*" and the "*... efforts of the child…*". Some of the children held the same view and thought that if there is any improvement in their academic work, it would be due to their own efforts and not the cash grant.

Sevame is one such a caregiver and noted that:

For me I don't see how this money can help my ward's academic work to improve just like that. If there will be any improvement, it will come from how well I supervise her to make sure she studies each day, does not go to town in the evenings to play and other things that a parent can do to ensure good academic work from the ward. Just giving a child a grant in my view cannot improve the child's academic work

One child, Amey, who also placed the responsibility of improved academic work outside cash grant and laid the responsibility squarely on the child noted that:

> *For improvement in academic work, I think it is the responsibility of the child only, parents or teachers cannot study for us* [school children]. *The same way, the cash grant cannot study for me. It all depends on me and how I take my books seriously. .... I am convinced that the grant has nothing to do with my academic performance at school.*

For those participants who failed to relate the academic performance of the OVCs to the grant, there might be limiting their considerations to direct contributions. They might not have averted their minds to the fact that once the grant has helped provide some school needs of the child, it had the propensity to make the child perform better and vice versa.

Makes time available for studies at home

Another aspect of the children's educational well-being that the grant helped to improve was time available to study at home and to do homework. According to some of the caregivers and the children themselves, prior to the household's engagement in the cash grant, they used to engage the children in some forms of economic activities such as hawking and farming to enable them get money to take care of their educational needs. But with the commencement of the receipt of the grant, many of the households had stopped occupying the children in such activities. This has obviously allowed the children more time to study and do other academic work while home.

The children, in their responses, noted that they were only engaged in normal domestic chores like sweeping, cleaning, cooking and fetching water before and after school and sometimes menial agricultural and trading activities during weekends. These activities, the children noted had no adverse effect on their academic work compared to what they used to do when the household was not a participant in the LEAP grant programme. In the view of the children, because they are not much involved in economic activities before and after school, they had time to study with their colleagues and seek for explanation of issues outside normal school hours.

To some participant children, they still do not make good use of the available time since they *"... only study during examination periods"*. Further examination of what was described as normal domestic chores revealed that some of the children (Sena and Sema) were engaged in selling after school. They come home "around 5 o'clock in the evening" before they start to perform these domestic chores. The apparent failure of caregivers and children to see this as a possible factor that could impede their academic work albeit the fact that the child still received LEAP grant, portrays a subconscious mind and culture about what a child ought to be doing in the home. Caregivers held the view that this is normal childhood duties and justified this by saying "all children do some form of work to help parents take care of them, we did it when we were children and so doing it now is just a normal training for my ward".

To further understand the academic performance of the children relative to the grant, I investigated the children's levels of achievement in reading, writing

and arithmetic as described by their teachers and the children themselves. The children were asked to describe their own abilities to read, write and do simple mathematics. Their views were compared with the views of the teachers. Findings showed that in general, the children were good in reading and writing but were very deficient in arithmetic. Children in primary school could read and write up to seven letter words whiles those in JHS could read up to eight and even nine letter words in some instances. Teachers noted that this was due to the fact that they had books to write in and to read. The generally good reading and writing abilities of the children could be attributed to the fact that the grant enabled caregivers to buy both textbooks and exercise books for the children. The children sided with their teachers noting that their caregivers' ability to buy books for them was the main reason for their good reading abilities.

The performance of the participant children in Arithmetic was not good enough. Some teachers (Sefiamor and Sefia) described some of the children as "*very poor in mathematics and cannot do simple calculations expected of their level*". When asked what they could attribute this to, participant teachers thought it was the general phobia associated with the learning of Mathematics. The children seemed to have no clue about what to attribute this to. Further probes revealed however that most of the children had no textbooks in Mathematics apart from the government supplied textbooks. When caregivers were questioned on the rationale for this, one caregiver, Dorvi noted: "*the money I had could not purchase all the books so I decided to buy her English. Once she can read and understand, she can comprehend all other subjects*".

This portrays the fact that participant households tended to lay much more emphasis on the acquisition of language skills than Arithmetic. Obviously, this could be caused by the participant households' financial status coupled with the inadequate grant received. These probably made caregivers begin to prioritize educational needs of the children. Probably if more cash were to be made available, caregivers would purchase Mathematics textbooks and materials to help improve the Arithmetic of the children.

Social skills

Another aspect of schooling of participants that was also investigated was social skills of the learners. The study sought to find out whether the grant had had made any contribution to the development of social skills of the participant children. Social skills in this case had to do with the ability of the children to mingle freely with peers, including participating in class discussions. Data collected from teachers showed that many of the children were able to mingle freely with their school mates. They played, shared jokes and were sometimes found in small discussion groups. The children were reported to be found mostly going all out with their mates, especially when their school charges were paid. Some of them were said to be the reserved type and kept to themselves when they had not paid monies they were supposed to pay. The teachers were not sure whether the cash grant was to be associated with these behaviours of the children at any time. The participant children felt more confident and had a sense of true belongingness to relate to colleagues if their fees had been paid and they had many of the educational items just as their colleagues.

One child, Nunana, narrated her experience with a colleague that affected her ability to relate to others for weeks. Though she noted she could not directly relate the grant to her good social skill, she concluded in a manner that suggests an indirect link between the grant and her ability to mingle with her colleagues. She noted:

> *I cannot tell whether it is the money that makes me relate freely with my mates or not. But I feel very free with my school mates whenever my father pays my fees. One day I asked to use a friend's mathematical set, she did not give it to me and she told me to tell my parents to buy some for me. That day, I felt so bad and this made it difficult for me to ask anything from anyone or play with my friends. I started keeping to myself. ... I decided to keep to myself because I don't know what else someone will tell me if I decide to walk with someone.*

The views of Nunana pointed to a situation where the child had difficulty relating to the colleagues because of the fear of rejection associated with the feeling of lack. Obviously, for such a child, her feeling of inferiority leading to her inability to relate well with colleagues emanated from the inability of the caregiver to provide her with all her educational needs. If her needs were met, she would be able to relate well with colleagues and peers at school without any such feelings of rejection and non-acceptance. This was confirmed by the participant

when I asked her at which point she overcame the ill feeling of relating to her peers and colleagues. She answered by saying:

> *I was hurt by the comment so I asked my mother to buy some for me and when she finally bought it, I felt good and ok to relate with them again since I am sure now that I am not going to beg for anything again for someone to abuse me.*

When asked the source of the money to procure the said mathematical set, the participant noted it was bought for her when a cycle of the grant payment was made. Much as the grant could in one way or the other, contribute to the development of some social skills by some of the participant children, it is important to note that socialization, personality traits and other factors could play major roles in some of these aspects of a child. It is also of importance to report that, many of the participant children did not see any relationship between the grant and their acquisition of social skills of mingling with colleagues in and outside the classroom.

Deprivation, as noted by Aryeetey, Jehu-Appiah, Kotoh, Spaan, Arhinful, Baltussen, Geest and Agyepong (2013) can prevent children from participating in some school activities. The data also suggests that many of the participant children were shy and were unwilling to participate in class discussions. Comparing them to those children who were not on the grant, the teachers felt the participant children were more likely not to participate in class discussions or ask questions in class. Dokpo, a teacher who shared this opinion observed that:

> *...for her, I don't know what is wrong with her. She is good but if you ask her question in class, she will not answer. So the strategy I have developed for her is that I will make her write. If you will not talk, you will write or? And she will mostly get the answer right. I don't know her problem. Maybe when you talk to her she will tell you.*

Both participating teachers and children could not link the unwillingness of the beneficiary children to participate in class discussion to the grantee status of the children. However, in view of the assertion by Boulding (1973) that a feeling of inferiority is mostly shown by grantees whose grant does not emanate from threat, it will not be too far-fetched to conclude that the grantee status of these children coupled with the possible depression associated to having lost one or both parent could be contributory factors in their unwillingness to participate in class discussions. They may be feeling inferior to other children who are not beneficiaries of any grant given by a body external to their families.

Generally, the grant had contributed in many folds to the schooling of the children. Like many other grants and social intervention programmes, the LEAP cash transfer to these Orphaned and Vulnerable Children has contributed to an improved academic performance of the children, increased school attendance and reduced lateness. It had also helped some of the participant children to develop better social skills.

The data has provided credence to the fact that the LEAP programme has had a lot of contribution to the education of the children from the beneficiary

households. The grant helped achieve this as it helped the households to provide many of the educational needs of the children. Like FCUBE, which has enhanced access to basic education (Djangmah, 2010), LEAP has also increase attendance, retention, academic performance of school children have been linked to how well their educational needs were met. The ability of LEAP to increase attendance and retention of the children in school is similar to the findings of other cash transfer programmes in other parts of Africa. The Social Cash Transfer of Zambia (RHVP, 2009), the Child Support Grant of South Africa (Fultz & Francis, 2013), and the Malawian Zomba and Social Cash Transfer programmes (Baird, et al., 2011; Miller, et al., 2010) have all been found to contribute to higher school attendance among the beneficiary children.

Studies by Bhalotra, Harttgen, & Klasen (2014) and Yussif and Yussof (2010) linked the abilities of parent/caregivers to pay children's school fees, levies, textbook user fees, stationery fees (exercise books, pens, pencils, among others), meals, and transportation to many aspects of the children's schooling. Ability to pay wards' fees had also been associated with the reduction in absenteeism and dropping out of school (Bhalotra, Harttgen, & Klasen, 2014; Ekpe, 2012; World Bank, 2009). The fact that the grant has also reduced the number of children working whilst in school, reduced irregular attendance and also minimized the drop out rates (World Bank, 2009) is an indication of the helpfulness of the grant to the schooling of the OVCs.

Furthermore, the ability of the grant to help provide lunch to children for school made the grant useful to the schooling of the children. This is so because

programmes aimed at providing feeding for school children have been found to increase school enrollment (Attah & Manu, 2015; Bukar & Hajara, 2015; Oduro-Ofori & Adwoa-Yeboah, 2014) attendance and retention (Kamaludeen, 2014; Montgomery, Ryus, Dolan, & Scott, 2012; Jakes, McGuire, Method & Stemberg, 2002).

Like BFP (Paes-Sousa, Santos & Miazaki, 2011), the Progressa (Schultz, 2001), and other CCT programmes in Africa (Schubert & Huijbregts, 2006; Chipeta & Mwamlima, 2007), LEAP has the potential of achieving its objective of improving long term human capital development among the participating beneficiary households in the study area. As the findings showed a general contribution of the programme to the schooling of the children.

The inadequacy of the grant forced caregivers to expend the amount received on only the direct educational needs of the children and made it virtually impossible for the household to meet indirect educational needs of the children such as providing space at home for studies, providing children tables and space for academic work in the house, among others.

In conclusion, LEAP is a social democratic educational ideology, whose view of education is based on social justice, ensuring fairness in personal and social development; and sees education as a means to help disadvantaged individuals and groups where there are concerns about social inequality. With its educational principle rooted in using education as an important means to minimizing social inequality. This is an indication of the desire of the Government of Ghana to provide positive grant to the underprivileged in society

to improve their well-being. In the case of LEAP cash transfer relative to the educational well-being of the OVC group, this study found the grant very useful to the beneficiary households in the aspect of improving their educational well-being as it has improved various aspects of the beneficiary children's schooling. It has also helped the parents to meet many of the direct educational needs of the children and has put the households in a better pedestal of meeting future educational needs of the children compared to the period prior to the household benefiting from the grant.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter provides a summary of the study process as well as the findings. It also provides conclusions drawn from the findings, recommendations for policy improvement as well as recommendations for further research.

Overview of the Study

The main purpose of the study was to explore the contribution of the Livelihood Empowerment Against Poverty (LEAP) programme to the educational well-being of children from beneficiary households in the Ho Municipality of Ghana. It aimed specifically at exploring the educational expenditure that the households bore out of the LEAP grant.

The study was conducted in the Ho Municipality of the Volta Region of Ghana. The choice of Ho Municipality for the study was based on the benefits of the researcher's 'Insiderness' or 'Nativeness' as well as anecdotal evidence gathered by the researcher as he interacted with some beneficiaries of LEAP in the study area. The study focused on exploring the lived experiences of LEAP beneficiaries. The broad and overarching research question that underpinned the study was, "how has LEAP contributed to the educational well-being of school children in the beneficiary households?" Five sub research questions were developed out of the broad research question to guide this research. To better

explore the central issue in this study, the qualitative research design was employed to help understand this phenomenon. Non-probability sampling method, specifically the purposive sampling technique was used to select ten (10) households that had received the grant for at least one year and who fell within the Orphaned and Vulnerable Children category to participate in the study.

For each selected household, three different categories of persons were selected as sources of information; the child(ren), caregiver and teacher. The main instrument used to collect data from the respondents was interview guide. There were three different categories of interview guides that were used for the study. One of the interview guides was for caregivers, the other for participant children and the third for the teachers of the participant children. The field data were collected through the use of interviews which were recorded, translated and transcribed. Member checking was done to ensure the trustworthiness and believability of the transcribed data and also to guarantee that appropriate inferences were made of the data collected.

The data collected were manually categorized to generate similarities and differences in opinions which were used to form the themes around which the discussions evolved. The data were organized based on the various research questions developed to guide the study.

Key Findings

1. The grant was useful to the households and especially the school-aged children in these households as it was used in the payment of school

charges. It was also used in the purchase of basic stationery for the children. The households used the grant first, to pay the school charges of the children before any remaining amount was used on other school needs.

2. The grant was largely used to meet the direct educational needs of the children. These needs included fees, books, school meals and school clothing. Some few indirect educational needs such as sanitary pads, and underwear were also met out of the money received. Some households also invested the money in other forms (traded with it) and in the education of older siblings believing that the beneficiary children will get the returns on such investments in many folds in the future. The cash was never used by participants to take care of such indirect educational expenses as furniture or creating space for the children to study in the home.
3. The grant was generally inadequate in meeting the educational expenses of the children. The grant was able to meet a minimum of 20 percent to a maximum of 60 percent of the educational needs of the children. For many of the households, the grant could not cover half the educational expenditure on the children. Generally, the LEAP grant had improved caregivers ability to meet the educational needs of the children during the period that they were participants in the programme better than the period before they started receiving the grant. Notwithstanding this, some households also experienced deterioration in their abilities to meet the

educational needs of the children in the household during the period of engagement in the LEAP programme.

4. The grant has helped to increase attendance, reduce absenteeism and improve academic work among the OVCs studied. It had also given the children the courage to mingle well with other colleagues and also participate freely in class.
5. Another key finding of this study was that, apart from the fact that the grant was found to be irregular and erratic in terms of frequency of receipt, grant sum was also too little. This made it problematic for the the grant to contribute meaningfully to the education of the children in the studied area. Caregivers still had to foot a significant proportion of the cost of educating the children entrusted to them. They invested a lot more of their own earnings into the education of these OV children than what was received as grant for the same purpose. Left to solely rely or depend on this grant, the children's education would still be in jeopardy.

Conclusions

Based on the above findings, the following conclusions are drawn for the study.

1. The LEAP grant has contributed positively to the schooling of the OVCs as it helps to defray some of the cost of the education of the children. In actual sense, the LEAP grant helped caregivers to procure some educational items and pay some of the fees of the children thereby ensuring that they participate in academic work at school. The

consequence of this is that the grant contributes to egalitarianism in education.

2. Another conclusion drawn from the findings is that, notwithstanding the fact that the grant had contributed positively to the education of the children, not all recipients of grants are likely to perceive the grant as positive. The grentees conditions before and during the grant period will make the grantee describe a grant as either positive or negative.
3. Although LEAP grant is so little and is only able to meet some of the direct educational needs of the OVCs, it has, to a large extent, resulted in the attainment of some level of fairness and equitable access to education between the OVCs and other children. The grant plays a positive role in the education of these children through the elimination of some of the cost barriers to their education.

Recommendations

Based on the findings, the following recommendations are made to help improve the educational benefits of the LEAP programme among the OVCs.

1. It was found that the grant was irregular in terms of frequency of receipt. Based on this finding, it is recommended that there should be more collaboration between the Ministry of Finance and the Ministry of Gender, Children and Social Protection to ensure that the grant gets to the households timeously. If administrative bureaucracy is the main bottleneck to the timeous release of the grant, then the policy of releasing the grant to the targeted households to coincide with the reopening of each school term will help make

the grant available at the time it is needed to meet the educational needs of these OVCs.

2. The findings also point to the scenario where caregivers, instead of using the cash to meet the educational needs, invested the cash in their businesses and in the education of other family members. It is therefore recommended that instead of giving cash grant to caregivers, the government should operate a comprehensive scholarship scheme for the children to be handled at the Municipal/Metropolitan/District levels for the identified OV children. The scholarship should cover all aspects of the children's education.
3. Since the LEAP grant alone was found to be inadequate in meeting all the educational needs of the children, it is recommended that all other social intervention programmes in the educational sector (free school uniform, free exercise book, school feeding programme) which could be of benefit to these children be merged. The beneficiary target of this amalgamated social intervention programme should be the extremely poor of which the OV children will be part. This will help ensure that most of the direct educational needs of these children that are currently partially taken care of through the use of the LEAP grant are absorbed into the amalgamated education intervention programme.
4. It was found that, caregivers still take care of a significant proportion of the educational needs of the OVCs. Based on this, it is recommended that government should empower caregivers financially, and put them in positions where they can also take good care of these children. The caregivers can be

given cash loan to expand their trade or their farming activities. Government should identify these caregivers and place them under already existing state institutions that could give them both technical and financial support to empower them so they can actually care for the OVCs. Once the living conditions of the caregivers are improved, they will automatically create more space in the home where these children can have access to do academic work in a friendly and conducive home environment.

Recommendation for Further Research

This study was a qualitative one that focused on only one Municipality in one region in Ghana. I recommend that a cross regional study be conducted to find out the state of affairs in other parts of the country. This will give a vivid picture of how useful or otherwise the grant is in meeting the educational needs of Orphaned and Vulnerable Children in the whole of Ghana.

Policy implications

The findings of the study have implications for the LEAP policy. In the first place it will help in the increase in the quantum of the grant given to the beneficiaries. It will also help device more effective strategies for monitoring the implementation of the policy at the household level to ensure that the grant actually benefits the OVCs. The finding of this study could also lead to a total re-evaluation of LEAP grant given to the beneficiaries OVCs.

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Appendices

Appendix 1: Interview Guide for Caregivers

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION

Ph.D in Education (Qualitative Research Based)

INTERVIEW GUIDE FOR CAREGIVERS

This is an interview guide by a PhD candidate in Education (Qualitative Research Based) at UCC. This instrument is designed to elicit the views of the households on the contribution of LEAP to the Educational Well-being of the Households. You are please requested to answer the questions as frank as possible. The data is for academic purpose only and you are assured that no information provided will be divulged to a third party without your consent. Be assured that any information provided will be treated with utmost confidentiality and anonymity. I wish to also seek your indulgence to record the proceeding with an audio recording device to enable the researcher capture your true speech for accuracy purposes. I however, want to say that, much as I appreciate your participation in this study, you are free to decide not to participate in the study or to opt out of the study at any time.

If you wish to participate in this study, please fill the following portions.

Identification number----------Gender----------

Signature ----------Date ----------

Section A. Direct and indirect contribution of LEAP to educational needs and aspects of the respondent households' educational expenses are met with LEAP benefits

1. How long have this household been a beneficiary of LEAP?

2. How would you describe the contribution of the LEAP to your household in terms of (which educational expenses do you make out of the LEAP benefit?):

   a. Payment of school charges?

   b. Buying school clothing (Uniforms, bags, footwear)?

   c. Buying books (textbooks, exercise books and other books)?

   d. Buying other stationery, eg pens, pencils, erasers, drawing boards?

   e. Buying tables, chairs and other school furniture?

   f. Buying food before, during and after school?

   g. Assess to lighting to study at home?

   h. Time available to study after school?

   i. Assess to space and furniture to study at home?

   j. others

Section B. Adequacy of LEAP benefits in meeting the educational needs of members

1. To what extent does the LEAP benefit contribute to the educational needs of school child(ren) this household?

2. In general, how would you describe the **adequacy** of the benefits in meeting the educational needs of school child(ren) members of this household in the areas of:

   NB: Use areas discuss in questions two of objectives 1 & 2 numbered a to j.

Section C. Comparism of how children from beneficiary households are able to meet their educational needs before and during their engagement in LEAP.

1. Please tell me the specific educational needs that you have used the LEAP benefit to take care of

2. Now, let us do some comparisms of how your household is able to meet its educational needs **before** and **now** that you started receiving LEAP. How would you describe your household's ability to meet the following educational needs of school children in the household before and during engagement in LEAP;

   a. Payment of school charges?

   b. Buying school clothing (Uniforms, bags, footwear)?

   c. Buying books (textbooks, exercise books and other books)?

   d. Buying other stationery e.g. pens, pencils, erasers, drawing boards?

e. Buying tables, chairs and other school furniture?

f. Buying food before, during and after school?

g. Assess to lighting to study at home?

h. Time available to study after school?

i. Assess to space and furniture to study at home?

j. Are there other aspects of meeting your educational needs that you would like to talk about?

3. How does the LEAP benefit contribute to the following areas of the education of child(ren) in this household?

a. School attendance/absenteeism

b. Retention in school

c. Lateness to school

d. Academic performance?

Section D. How households describe the contribution of LEAP to improvement in the schooling of beneficiary students?

1. Do you think LEAP has contributed to the education of the household members? Why?

2. How does the LEAP benefits contribute to the schooling of school children from the household members in the following areas:

a. School attendance/absenteeism?

b. Retention in school?

c. Lateness in school?

d. Academic performance?

Section E. Background characteristic

1. Tell me about your family in terms of composition, size, occupation
2. What is the age and gender composition of your family
3. How do you relate to the child for which you are benefiting from the programme?
4. What is/are their levels of education and at which school(s)
5. Occupation of the foster father and mother
6. How much income (average) do you earn at the end of each month?

Thank you for participating in this study

Appendix 2: Interview Guide for Children

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION
Ph.D in Education (Qualitative Research Based)

INTERVIEW GUIDE FOR CHILDREN

This is an interview guide by a PhD candidate in Education (Qualitative Research Based) at UCC. This instrument is designed to elicit the views of the households on the contribution of LEAP to the Educational Well-being of the Households. You are please requested to answer the questions as frank as possible. The data is for academic purpose only and you are assured that no information provided will be divulged to a third party without your consent. Be assured that any information provided will be treated with utmost confidentiality and anonymity. I wish to also seek your indulgence to record the proceeding with an audio recording device to enable the researcher capture your true speech for accuracy purposes. I however, want to say that, much as I appreciate your participation in this study, you are free to decide not to participate in the study or to opt out of the study at any time.

If you wish to participate in this study, please fill the following portions on this page.

Name ----------Gender----------

Signature ----------Date ----------

Section A. Direct and indirect contribution of LEAP to educational needs and aspects of the respondent households' educational expenses are met with LEAP benefits

1. Are you aware your guardian receives LEAP?
2. How would you describe the contribution of the LEAP to your education in terms of;
    a. Payment of school charges?
    b. Buying school clothing (Uniforms, bags, footwear)?
    c. Buying books (textbooks, exercise books and other books)?
    d. Buying other stationery (pens, pencils, erasers, drawing boards)?
    e. Buying tables, chairs and other school furniture?
    f. Buying food before, during and after school?
    g. Assess to lighting to study at home?
    h. Time available to study after school?
    i. Assess to space and furniture to study at home?

Section B. Adequacy of LEAP benefits in meeting the educational needs of the households

2. To what adequate is this money for your educational needs?
3. In general, how would you describe the adequacy of the benefits in meeting your educational needs in the areas of:

NB: Use areas discuss in question 1a to 1i above.

Section C. Comparism of ability to meet their educational needs before and during their engagement in LEAP

a. Now, let us do some comparisms of how your household is able to meet its educational needs **before** and **now** that you started receiving LEAP. (let them compare how their educational needs were met before and during engagement in LEAP. Refer them to the time period that the family started engaging in LEAP)

a. Payment of your school charges?

b. Buying school clothing (Uniforms, bags, footwear)?

c. Buying books (textbooks, exercise books and other books)?

d. Buying other stationery eg pens, pencils, erasers, drawing boards?

e. Buying tables, chairs and other school furniture?

f. Buying food before, during and after school?

g. Assess to lighting to study home?

h. Time available to study after school?

i. Assess to space and furniture to study at home?

j. School attendance/absenteeism?

k. Retention in school?

l. Lateness in school?

m. Academic performance?

n. Are there other aspects of meeting your educational needs that you would like to talk about?

Section D. Views of children on the contribution of LEAP to improvement in their schooling

4. How would you describe the contribution of LEAP in the following aspects of your schooling;

    a. School attendance/absenteeism?

    b. Retention in school?

    c. Lateness in school?

    d. Academic performance?

Section E. Background characteristic

5. Tell me about your family

6. What is the age

7. What is your relationship with the people you leaving with?

8. What is your levels of education and at which school(s)

Thank you for participating in this study

Appendix 3: Interview Guide for Teachers

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION
Ph.D in Education (Qualitative Research Based)

INTERVIEW FOR TEACHERS

This is an interview guide by a PhD candidate in Education 9 (Qualitative Research Based) at UCC. This instrument is designed to elicit the views of the households on the contribution of LEAP to the Educational Well-being of the Households. You are please requested to answer the questions as frank as possible. The data is for academic purpose only and you are assured that no information provided will be divulged to a third party without your consent. Be assured that any information provided will be treated with utmost confidentiality and anonymity. I wish to also seek your indulgence to record the proceeding with an audio recording device to enable the researcher capture your true speech for accuracy purposes. I however, want to say that, much as I appreciate your participation in this study, you are free to decide not to participate in the study or to opt out of the study at any time.

If you wish to participate in this study, please fill the following portions on this page.

Name ---------- ----Gender ----------

Signature ---------- Date ----------

Section A. Teachers' view on the contribution of LEAP to improvement in the schooling of beneficiary students

1. How would you describe the contribution of LEAP in the following aspects (*Give name of child*)
    a. School attendance/absenteeism?
    b. Retention in school?
    c. Lateness to school?
    d. Academic performance?

Section B. The academic performance of the OVCs

2. What can you say about (*mention name of child*) performance before and during (*provide periods the child's household was involved in LEAP*) in terms of;
    a. Reading
    b. Arithmetic
    c. Writing
    d. Social skills (mingling with colleagues, contribution in class, neatness, dressing, etc.)
3. How has this affected the management of your school in terms of;
    a. Space
    b. Class size
    c. Discipline in the school/class
    d. Prompt payment of levies
    e. Buying of items needed in school

Background characteristic

3. What is your status in the school?
4. What is the age and gender
5. Any other thing you want to tell me about the pupil?

Thank you for participating in this interview.

Appendix 4: Informed Consent Form for Participants in the Study

CONSENT TO PARTICIPATE IN FIELD STUDY

Topic: Implications of LEAP on the Educational Well-Being of Orphaned and Vulnerable School Children in the Ho Municipality of Ghana.

CONSENT TO PARTICIPATE IN FIELD STUDY

Introduction

You are kindly requested to participate in field study conducted by Manasseh Edison. Komla. Amu (Researcher), from the Institute for Educational Planning and Administration, College of Education Studies, University of Cape Coast. Before you decide, it is important for you to understand why the research is being conducted and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask the researcher if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. If you have any questions or concerns about the field study at any time, please feel free to contact:

Name of contact Person (Researcher): Manasseh Edison Komla Amu.

Address: Department of Vocational and Technical Education, College of Education Studies, University of Cape Coast

Mobile Number: 0262456855.

E-mail: manasseh.amu@ucc.edu.gh/edisonamu@yahoo.com

Purpose of Study

The purpose of this study is to investigate the contribution of LEAP to the educational well-being of school children in the Ho Municipality.

Participation and Withdrawal

You are entirely free to decide whether or not to take part. If you volunteer to participate, you are still free to withdraw at any time without any ramification. You may also refuse to answer any questions you do not want to answer and still remain in the study.

Procedure

If you volunteer to participate in this study, you will be interviewed by the researcher and/or the research assistant. You may be audio-taped during the interview. If you prefer to not be audio-taped, the researcher will take notes only. The information will be transcribed shortly after the interview. Should you wish to see or edit the interview transcript we can make this available to you. No material will be used from it without your agreement.

Confidentiality and Anonymity

All information that is obtained during the course of this study will be kept and remains strictly confidential. Your anonymity will be protected at all times. All data will be stored securely, and only be disclosed with your permission.

Results of the Study

The results of this study will contribute to the award of a Ph.D Degree, and will be published consequently. You will be sent a copy of any publications if

requested and you will not, unless you choose to be, identified in any report or publication.

Signature of Researcher and Research Assistant These are the terms under which we will conduct field study

Date.....

..... ……..

Signature of Researcher Signature of Research

……

Assistant Signature of Participant

I confirm that I have read and understand the information provided for the study as described herein. Any questions have been answered to my satisfaction, whereby I agree to take part of the above study. I have also been given a copy of this form ..... Date…….

……

Name of Participant Signature/Thumbprint of Participant