



SOCIAL INTERVENTION PROGRAMMES AND ECONOMIC EMPOWERMENT OF WOMEN IN GHANA: A RURAL DEVELOPMENT PERSPECTIVE

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Abstract

In Ghana, efforts by successive governments to assure basic income for the poor and the vulnerable, especially women, have resulted in the promulgation of various social protection policies. Recent studies however, have identified a number of challenges bedevilling these social intervention programmes. This study examined how the Livelihood Empowerment Against Poverty (LEAP) cash transfer has actually empowered women economically, using Bawku as a case study. Purposive and quota sampling techniques were used in selecting a combined 112 respondents in a case study design. Primary data were gathered through interviews. The study revealed that; the LEAP cash transfer has enabled 41(45.1%) women beneficiary to upkeep their families solely whilst further 24 (26.4%) share the home responsibilities with their husbands. The study found that the LEAP programme has helped improve the trading activities of 45.6% women beneficiaries whilst further 32.2% beneficiaries have either engaged and or expanded their crop farming activities, with another 13.2% depending on the cash transfer as direct remittance to support their families. Notwithstanding these gains, the study revealed that, the meagre nature of the LEAP cash transfer makes it tough for beneficiaries to fully cover the reasons for which it was given them. The programme is also bedevilled with undue delay and irregular payment schedules which invariably distort the business and expenditure plan of the beneficiaries. The paper recommends that the LEAP programme should be backed by an Act to ensure regular payment schedule and realistic amount of payment to beneficiaries in case donor funding ceases.

Keywords: Social Protection, Poverty, Empowerment, Cash Transfer, Social Intervention

Introduction

Poverty, whether measured relatively or absolutely, is difficult to conceptualise. Whereas literature on relative poverty focuses on standards that can change across countries overtime such as extreme differences in levels of living between the top and the bottom strata of the society (World Bank, 1992), absolute poverty is generally construed as a condition of life characterized by malnutrition, illiteracy, diseases leading to high infant mortality and

low life expectancy (Chambers, 2012). In essence, one's inability to attain a minimal standard of living is associated with poverty (World Bank, 1992) but only in economic dimension. In the current development paradigm, however, poverty is broadly conceptualised beyond economic parameters to include social services and participatory or political dimensions (Sarshar, 2010; United Nations Development Programme [UNDP],

2012). Poverty, regardless of its complexity and different perspectives, is regarded as a shameful affliction of the modern society, for which several new measures are required to alleviate it (Geremek, 2001).

Globally, poverty appears to be the most widespread element that stunt human development in every society for it denies the most basic rights of individuals and the benefits of their talents. In the view of Brainard et al (2007), extreme poverty literally kills people within states. They express that hunger, malnutrition and disease claim the lives of millions each year. It persists, especially on the African continent, with women being more disadvantaged than their men counterparts despite the tremendous improvement in human conditions in the past decades than any point of human history (McFerson, 2010). In 2006, the Population Reference Bureau (2007) reported that out of almost 53% of the world's population who lived on less than \$2 a day, 66% were Africans. It is estimated that 2 billion people are without basic sanitation whereas 4.2 billion lack safely managed sanitation worldwide and chunk of these vulnerable have over the years been living in developing countries (Tsalis et al, 2020), especially the Sub-Sahara regions, which Ghana is part, with the worse affected being women.

In attempts to correct the imbalances and reverse the issue of marginalisation that aggravates poverty, previous studies have concentrated on pragmatic measures to avert the challenges associated with poverty (Ahmed & Gasparatos, 2020; Boateng et al., 2015; Kassam, 2014). According to Mills (2012), the most effective way of tackling poverty has to do with reducing inequality and improving access to resources. Meanwhile, global resources, connections and technological advancement are limited and that their allocations are extremely asymmetrical (Ravi & Nora, 2001) resulting in poverty of which women are the most vulnerable (McFerson, 2010). It is against this development that,

besides the various social protection programmes across the globe, the Beijing Declaration and Agenda for Change was held in 1995 in Beijing, China to spearhead global interest in women's empowerment.

In Ghana, however, the result has been negative because women continuously remain vulnerable to poverty challenges notwithstanding the various poverty intervention policies and programmes (Debrah, 2013), including the Vision 2020; the First Medium-Term Plan [1997-2000]; Ghana Poverty Reduction Strategy [2003-2005]; and the Growth and Poverty Reduction Strategy [2006-2009], intended to accelerate the growth of the economy and raise the living standards of the people and women to be specific. According to Sackey (2019) and Debrah (2013), the Livelihood Empowerment Against Poverty (LEAP) is one major social protection policy which was implemented in 2008 among others, to empower the poor and the vulnerable who are deprived of livelihood support by leaping them out of poverty. The LEAP policy supports women financially and empowers them economically to address the pressing needs which basically relate to productive and reproductive responsibilities accepted in society as women's gender roles (Moser, 2014). Debrah's (2013) study however, revealed that in spite of the considerable progress towards macro-economic stability and the realisation of poverty reduction goals through these social protection arrangements, those residing in the northern part of the country, notably women, continue to suffer from poverty. The Ghana Statistical Service (GSS, 2010) report indicated that poverty has been endemic over the years in the Upper East Region, the study locality.

The literature on the contribution of LEAP to economic and social empowerment abounds in Ghana (Peprah et al., 2017; Debrah, 2013; Sackey, 2019). Extant studies have also identified a number of challenges bedevilling these social intervention programmes (Ahmed & Gasparatos, 2020; Sackey, 2019; Debrah,

2013; Amuzu et al, 2010). Apparently, there is little empirical evidence to support the actual contribution of LEAP to women's economic empowerment in the Bawku Municipality. For example, Amuzu et al (2010) found that LEAP cash transfer seems not to have substantially reshaped the structure of households. This according to the finding was partially due to the transition amount which was relatively small and provides people with little income generation opportunities with no significant financial flexibility nor entrepreneurship capital. Thus, there is the need to go beyond what is rumoured and what LEAP does as existed in policy documents and establish what it has actually accomplished in terms of women's economic empowerment using empirical evidence. This is the niche of the paper. It is anticipated that the findings would help fine-tune Ghana's policies on poverty alleviation in general, and women's economic empowerment specifically.

Women's Empowerment and Sustainable Development

Women have been identified as key agents for sustainable community development. Thus, with extra economic authority, women gain more say in household decisions and tend to support the nutrition, health and education of their children by spending their own money disproportionately as Blumberg's (2005) empirical study revealed. The study also uncovered that women who are economically empowered have more say in fecundity, family planning or birth control which generally enables them to have the required number of children they can independently cater for and accordingly reduce their poverty situations to ensure sustainable development. It was further revealed that women empowerment is associated to better environmental stewardship and possibly, reduced HIV prevalence. These findings were consistent with the view of Ban Ki-moon (2008), when he stated that global anti-poverty goals can be met only by investing

in the world's women and girls. This is because a significant number of people living on less than one dollar a day are women. According to Handy et al. (2004), women's empowerment is seen as a more holistic approach towards establishing new patterns and processes of development that are sustainable.

Wondirad and Ewnetu (2019) construe women's empowerment generally as the ability for them to carry out a number of tasks independently or as a group in order to have more exposure to and ownership of the society's resources. Unfortunately, women have historically been given fewer resources than men to succeed (Brooks-Gunn & Duncan, 1997). This could explain why women and single mothers are confronted with the effects of poverty at levels that are disproportionately higher compared to men and hence makes the consideration of Longwe's (1992) Women Empowerment Framework very relevant in this current study. The framework suggests that poverty does not necessarily arise from lack of productivity but rather from oppression and exploitation. Thus, the framework helps planners to understand the practical meaning of women's empowerment and equality, and to evaluate whether a development initiative supports empowerment.

Longwe's (1992) Women Empowerment Framework conceptualises five (5) progressive levels of equality, arranged in hierarchical order, with each order denoting a higher level of empowerment (see figure 1). These are the bases to assess the extent of women's empowerment in any area of social and economic life. According to the framework, control which is the first level within this context means harmonising women's participation in the decision making procedure to attain equilibrium of male and female on the factors of production, without one dominating in the position. The control philosophy is critical especially in the study locality. Over the years in the northern part of Ghana, women have been side-lined in the allocation of factors

of production such as land, labour and capital making women poor (Debrah, 2013; Moghadam, 2005). Men traditionally are made the upholders of land and managers of women's funds. Women in this regard are often used as low-priced labour in an informal way sometimes without remuneration. This has also perpetrated the patriarchal system where women are subjugated.

The framework positions that to be able to lessen poverty among women and make them have social and economic authority; the level of resistor on the elements of production should be well-adjusted. Participation pertains to women's equal involvement in the decision-making process, policy-making, planning and administration. In development projects and programmes, participation should include involvement in needs assessment, project design, implementation and evaluation. In an effort to empower women, it is important that women are involved in decision-making process, policy-making, planning and administration to make them committed to its achievement.

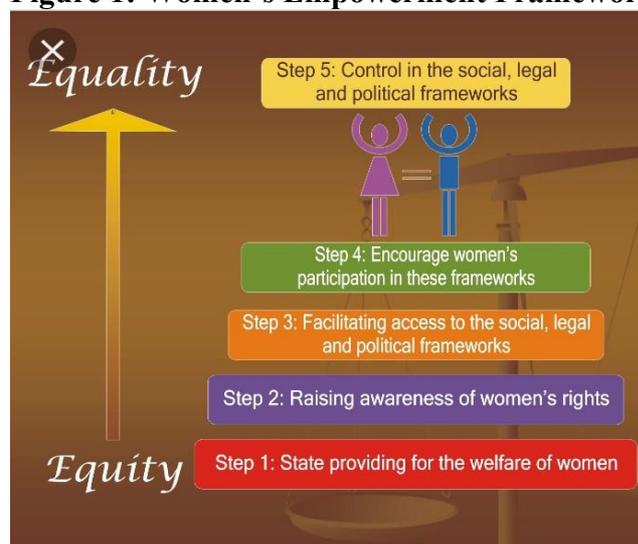
The third dimension of the framework, conscientisation, relates to the understanding of the variance between sex roles and the belief that gender relations and gender division of labour should be impartial and pleasant to both sides. The knowledge on sex roles tends to make the contributions of women subservient to that of males. Therefore, for women to be empowered fully, the framework acknowledges the need for education on the parity role of women in the society. Women's access to factors of production espouses that both males and females should have equal basis in accessing the elements of production and other forms of available beneficially services. In this case, equal accessibility may be attained by acquiring fairness of chance through legitimate unbiased reforms. Consequently, females should be empowered through

capacity building; accessibility to micro investment schemes; and also sheltered against their male counterparts with regard to the marketization of their products. This trail of authorization may be introduced only when more women realized that lack of access to resources is an obstacle to their growth and overall welfare; hence the need to take action to redress it.

The welfare of women, the last component of the framework deals with material welfare relative to men, food security, finance and health care regardless of women being themselves the active creators and producers of these needs. The framework is considered relevant in this study in that its application as a benchmark will help identify the extent to which the LEAP cash transfer has actually addressed women's issues from the economic perspective in the study locality in terms of independent decision-making and accessibility of means of production. As the framework suggests, women's empowerment is holistic and rests on various pillars. In this regard, when the vulnerable - beneficiaries of LEAP are economically empowered, it affords them the opportunity to decisively engage in social, legal and political matters that affect their interest in the society. This is a key principle of inclusive sustainable development, as espoused by the Sustainable Development Goal (SDG) 5 (United Nations, 2013). Thus, economic empowerment is interlinked and ultimately conceptualised as permitting the poor and the vulnerable women to engage actively in decisions affecting their resources and life choices but not necessarily focusing on their immediate daily survival means. Weak economic empowerment of women demonstrates their weakness in autonomy in social, legal and political decisions (UN Women, 2021). However, this study looks at the phenomenon only from the economic angle. It explores how women acquire the

skills and resources to improve their economic status and move out of poverty.

Figure 1: Women’s Empowerment Framework



Source: Longwe’s *Women Empowerment Framework* (1992)

Methodology

The study employed a case study design. Case study is seen as a story about something special involving individuals, programmes, and events (Yin, 2003) and is usually preferred when the focus is on a contemporary phenomenon within some real-life context (Yin, 2009). Since LEAP beneficiaries’ stories were considered in this study, the reality was ascertained with ease by this technique which helps to assess the reactions of a group to questions and issues raised in the cause of the investigation (Kumekpo, 2002). This enabled the researchers to comprehend issues from the perspectives of the targeted participants. The research location was Bawku Municipality in the Upper East region of Ghana, where the LEAP programme

has been effective over the years, and targeted LEAP women beneficiaries from Bawku Zonal Council, the largest compared to the other two zonal councils – Koka Zuli and Mongnori Councils. It is also the Council with the highest registered LEAP women beneficiaries. However, to be able to get a holistic view of the problem, few LEAP male beneficiaries from the study locality were considered in addition to other key informants knowledgeable about the operation of LEAP.

The study locality was structured into four broad parts namely; Chief Palace Zone, Maupe Zone, Hospital Zone and Gozesi Zone. This was done with the view to getting a holistic idea from the LEAP beneficiaries within the Bawku Zonal Council. Quota sampling technique was used in selecting both female and male respondents. This technique was utilized following the difficulty in choosing the right respondents from the whole LEAP beneficiaries across the Zonal Council. The basis for the selection of the respondents included: (1) the respondent has to be a beneficiary of LEAP; and (2) a resident of the study area. A house-to-house approach was conducted within the four structured zones. In all, 106 LEAP beneficiaries comprising 90 females and 16 males were selected in addition to six key informants who were purposely selected (see Table 1). Data gathered from the respondents (i.e. 106 LEAP direct beneficiaries) later showed that a saturation point was reached and that any other selected respondent would have added no value to the information required as the respondents gave virtually similar responses.

Table 1: Summary of Selected Respondents

Categories	Females	Males	Total
Chief Palace zone	27	4	31
Maupe zone	22	4	26
Gozesi zone	19	4	23
Hospital zone	22	4	26

LEAP Management Unit	1	1	2
Local Council Officials	0	4	4
Total	91	21	112

Source: Field Study, 2021

Both primary and secondary sources of information were well integrated to get a holistic picture of this study. In all, 112 interview sessions were held within the Bawku Zonal Council between November 2020 and March, 2021 with the aid of interview guides. Each interview session lasted between 20 - 25 minutes. All protocols relating to Covid-19 and other ethical considerations such as anonymity, informed consent and confidentiality were duly respected. The advent of Covid-19 made frequent movements by the researchers quite restricted. To overcome this challenge, two field assistants were employed to help in recording and transcribing the information gathered from the respondents after giving them training on fundamental interview skills and principles. Relevant secondary sources from journals, brochures, newspapers and magazines were reviewed to complement the primary knowledge. Per the nature and the objectives of this study, the qualitative thematic approach of data analysis was

employed. The field notes and the recorded interviews were typed and carefully transcribed, edited and categorized into themes.

Findings and Discussion of Results

Demographic Characteristics of Respondents

This section looks at the contextual features of the respondents. It includes the age structure, occupational composition and marital status of the respondents. These characteristics were considered as they had implication for the cash transfer as a social protection arrangement.

Age and marital Distribution of Respondents

The study discovered that, none of the respondents including the key informants was below 30 years. The age bracket of 30-39 had 35 respondents representing 31.3% of the total. The age group of 60+ had the least respondents of 17. This revelation suggested that the respondents were fairly matured, comprehended the issues raised and therefore suitable for reliable source of facts for the study (see Table 2).

Table 2: Age Distribution of the Respondents

Age bracket	Frequency	Percentage
30-39	35	31.3
40-49	26	23.2
50-59	34	30.4
60+	17	15.1
Total	112	100

Source: Field Study, 2021

Out of the 90 women beneficiaries, 56 were married representing 62.2%, 28 were widows representing 31.1% and six were divorced representing 6.7%. This means that, married women largely represent LEAP beneficiaries in this study. The study also suggests that all the beneficiaries at some point in time had experienced marriage life and probably had children. Given the situation as revealed, the need for such women beneficiaries of LEAP to be empowered economically in order for them to contribute effectively in terms of providing for their family needs such as payment of children's school fees, health and utility bills, thereby contributing to national development could

not be over emphasized. All the 16 selected male beneficiaries of LEAP were married as revealed by the study (see Table 3).

Table 3: Marital Status of LEAP Beneficiary Respondents

Gender	Married	Widow	Divorced	Total
Females	56	28	6	90
Males	16	0	0	16
Total	72	0	0	106

Source: Field Study, 2021

Occupation of Respondents

People with different occupations have different resilience levels in terms of shocks that affect livelihoods. The study revealed that 54 (51%) of the respondents engaged in petty trading. Those who engaged in peasant farming were 44 (42%). Four were artisans with further four with no occupation. The data showed that beneficiary respondents were more into petty trading than any other business. The data gathered further points out that at least 102 (96%) of them engaged in some form of economic activity. By implication, if LEAP cash transfer is readily disbursed to the beneficiaries, it would go a long way to strengthen their economic power. For the respondents without any economic venture and financial subventions from their relations, any irregular payment of the LEAP cash transfer may have a disastrous consequence on their livelihood.

Home Management

The study examined how the LEAP cash transfer has affected women in terms of their ability to meet basic social responsibilities pertaining to family feeding, child school fees, medical bills, utilities bill, and financial obligation to other members of the external family among others. The women respondents were asked to indicate the person responsible for the up-keep of the household. The study revealed that 41 women of LEAP beneficiary respondents (45.1%) were responsible for the up-keep of their families. Further 24 (26.4%)

shared the home responsibilities with their husbands. Another 14 (15.4%) said their husbands were responsible for the upkeep of the family. Equally 12 others (13.2%) who constituted mostly the aged said their children were responsible. These were what two different women beneficiaries of LEAP said during successive interviews in January 2021:

'This time men alone cannot feed the family especially in a situation where our husbands find it difficult to be engaged in secured jobs. Truly, I have been supporting my husband in taking care of our children regarding feeding and school fees over the years.... My husband does virtually nothing so if I don't support him to take care of the children, what would be the fate of our children?'

'I am a widow caring for three children. I work on daily basis and only rest when I am sick. With the government financial support, I am a bit relieved of my financial burden. The money is not sufficient to be invested in any profitable economic venture. I am however, grateful to the government. At least with this small amount of money received periodically, I am able to support the feeding of the family'.

The responses indicate that increasing numbers of women are providing for their families and taking up the breadwinner role which was traditionally believed to be a male gender role. This affirms studies by Blom and Hewitt (2020) and Lee (2022) which revealed some changes in gender divisions of household labour where men were no longer seen as the main providers of the family. The Social Welfare Department officials confirmed the assertion of the respondents and indicated that some women have been quite supportive to their families. One of them remarked:

'I have been receiving reports from some women beneficiaries that they have been able to settle their medical and electricity bills partially due to the LEAP cash transfer. Even though that is not the purpose of the money, but in reality this is how the money has been helpful to the people socially. Others as I have been told have been able to sustain their economic activities with such money which I am aware.'

What this study revealed indicates that women played critical roles as far as the upkeep of the family was concerned. This also means that women had to work extra and even engage in more than one job to enable them to take care of their families (Blom and Hewitt, 2020; Lee, 2022). The views of the women respondents were not different from those of the 16 males. They admitted that they have been assisted by their wives who received the LEAP financial support. This is what was said by one of them in an interview:

'With the financial support from my wife, at least we eat twice a day. I have been told the beneficiaries of LEAP are many, yet I am pleading with the government to increase the money given current hard market condition. Personally,

I thank the government for such financial policy'.

The revelations from this study suggest that the women beneficiaries of LEAP in the study locality had contributed to the orderly upkeep of their homes. This supports the views of Dupuis and Thorns (1998) who have indicated that an ideal home upkeep gives shelter, meets different needs and demands of the family, provides security, and ensures privacy for family members.

LEAP Contribution to Economic Activities of Women

Responding to the contributory role of LEAP to the economic activities and economic life of women beneficiaries, the respondents gave four main responses namely; improvement in petty trading, crop farming, source of remittance and livestock rearing. 41 (45.5%) respondents indicated that LEAP helped them to improve their trading activities, a further 29 (32.2%) were able to engage and expand their crop farming activities while another 13 depended on the cash transfer as direct remittance to support their families. Seven respondents also indicated that through LEAP cash transfer they were able to engage in livestock farming. In an interview conducted in February, 2021, a respondent said:

'This cash grant from LEAP has eased the difficulty I have been facing in my farming activities. Now I am able to purchase farm implements and inputs such as hoes/cutlasses, fertilizer and pesticides which have helped increase my crop yields. With this same money, I have been able to buy some animals which I now rear in addition to the farming activities. This has been my main source of sustenance'.

Women Economic empowerment guarantees their autonomy and decision making power as advocated by Longwe's Women Empowerment Framework and UN Women (2021). The findings suggest that LEAP cash grant has been quite beneficial to women beneficiaries in terms of their economic life. Even though the purpose of LEAP cash grant is not to be used as a direct remittance to meet one's economic needs as indicated by the 13 respondents, nonetheless, the responses from the 67 respondents showed that the objectives of LEAP are indeed being pursued by the beneficiaries. That is, the LEAP cash transfer has helped in diversifying people's sources of livelihood and improved beneficiaries' local economies. This revelation buttresses Lithur's (2013) findings which indicated that LEAP had contributed to economic growth in beneficiaries local communities. Lithur's (2013) study unveiled that every one Ghana cedi transferred to a beneficiary household had the potential multiplier effect of increasing the local income by two Ghana cedis, fifty pesewas.

What needs to be done is to help sustain these economic activities carved by the respondents out of the LEAP cash support. The simple reason is that, influx of cash in communities may serve as an influential tool for self-enablement by empowering the deprived, particularly women, to be agents of economic change as espoused by Longwe's (1992) Women Empowerment Framework. This study has showed that LEAP cash grants have encouraged income generating activities and also increased investment in household economic activities among beneficiary women. This development as found could act as a security net to help poor families better cope, eat and invest more on education and health as advocated by Davis and Pozarny (2012). The LEAP programme has largely increased access and control over resources (cash and animals) among female-headed beneficiary households

and boosted their sources of livelihood (diverse economic ventures).

Financial Management/Record Keeping

Financial management is critical for the growth of businesses and families as championed by (Borade & Bansod, 2011). It covers issues relating to proper record keeping, investment drive and expenditure plan, putting together the economic resources at hand to make efficient use of them and taking decisions that can successfully help in acquiring more assets for the family. The study therefore sought to find out whether the respondents keep records of their economic activities. Out of the 90 female respondents, only five admitted that they kept records of their businesses. Majority of the respondents (62) said they did not keep formal records but rather kept mental records of their income because they could not read and write. This suggests that the respondents did not have any formal book in which they keep track of their businesses. Nonetheless, the mental record as indicated by the respondents is an indication that the social setting and the educational orientation of people will determine how business records will be maintained. The explanation given by the 62 respondents is an affirmation that the educational background of a person could influence one's business practice. This is what one respondent said in an interview in January, 2021:

'How do I keep records of my business when I cannot read and write? Anytime I buy any produce and sell it to the public, the difference between the cost price and the selling price to me is my gain. This is my own way of record keeping'.

Probing further as to whether respondents had an expenditure plan and how they responded to financial uncertainties, the information from the key informants was that, LEAP officials periodically encourage the beneficiaries to plan their economic activities, most especially, their expenditure plan. Apparently not all the

beneficiaries planned their expenditure. The study revealed that 61 respondents (67.7%) did not have an expenditure plan and some of the reasons given were that the income they received was meagre and so they spent as and when it was needed. Further 31 indicated that they spent from hand to mouth and it was impossible to plan their spending. However, 29 of them (32.3%) said they planned their spending as to how much went into their children's education, business and up-keep and also saved towards uncertainties. Two respondents respectively expressed:

'I do not have any expenditure plan because I spend everything from the money I receive. It is not easy for me to save because of the scanty income I receive. Let me ask you, is it possible to save part of money you have borrowed for your daily food? This is why I don't think about planning my expenditure'

'I may not be healthy always to do my business so what I do is that I always make sure that I save from the little I receive for the future. Have you seen my neighbour here? We all used to travel to the market and sell but now she is sick. If she has no money which she has saved, how can she survive? I am able to plan my expenditure because my husband supports this idea and supports me financially'.

The responses from the respondents imply that the ability for people to plan their expenditure depends upon a number of factors. Attempts to encourage people to plan their expenditure should target the factors as enumerated. The respondents' idea that they plan towards eventualities supports Nelson's (2013) work which indicates that financial expenditure planning encompasses the making of

allowances for unanticipated situations and making savings a primacy.

In furtherance, the study revealed that low cash transfer, delay and irregular payment schedule, low coverage and favouritism undermine the full economic prospects of the LEAP cash transfer. All the 106 beneficiaries of LEAP cash transfer indicated that, the LEAP cash transfers was inadequate making it challenging for beneficiaries to achieve the reasons for which it was given them. A respondent remarked:

'The LEAP cash transfer is my main source of income and livelihood. The money is too small to meet my basic demands. I take care of three children as a woman. How can I survive with sixty Ghana Cedis (GHc 60) a month? LEAP officials should try to help us by adjusting the monthly cash transfer'.

The views of the key informants were not different. They all indicated that a major complaint received from the beneficiaries was that the cash transfer of sixty Ghana Cedis (GHc 60.00) monthly through the EZwich mode was too low. The key informants indicated that such amount of money is usually received bi-monthly. The finding from this study was in line with Amuzu et al (2010) and Sackey's (2019) works which found that the LEAP transfer sum was meager and does not offer women with any substantial financial liberation or initial capital for petty income generation ventures. What the findings suggest is that financial independence among the poor goes beyond granting of financial assistance.

Further, 83 respondents indicated that LEAP transfer schedule was not reliable. The respondents indicated that the transfer was supposed to be done bi-monthly, however in some instances it could take three months. This

according to the beneficiaries distorted their business and expenditure plan. The key informants confirmed what was said by the respondents and said occasionally they received complaints of non-capturing of the names of some beneficiaries. They equally confirmed that the mode of payment had not been regular. This, they said was a problem beyond their control. This finding confirms Handa and Park's (2012) studies which revealed that implementation of LEAP had been inconsistent and beneficiaries' families did not get a steady flow of foreseeable cash with which to ease their consumption.

Some respondents (22) perceived favoritism in the implementation of the LEAP programme. In Whittle et al's (2017) opinion, poverty intervention strategies raise bureaucracy which eventually results in the misappropriation of funds. The respondents declared that some beneficiaries were favoured at the expense of others. They indicated that in most instance the elders and even chiefs of the community are considered before the poor and vulnerable. This is what one respondent said:

'We have been told the LEAP grant is to empower the poor especially women. Surprisingly some poor women have not been captured by LEAP officials whilst some chiefs who have various means of livelihood are considered. This is not fair.'

The key informants disagreed with the respondents that they had been favouring some people. They however, admitted that not everyone is covered by the LEAP scheme. They explained that as and when they were given the go ahead by the Ministry responsible, they capture new beneficiaries. This is what one key informant said:

'We are only implementers of the scheme. We don't determine the number of people to be captured. As and when we receive directives,

we capture new beneficiaries. Currently, we have close to 5,000 beneficiaries in Bawku Municipality.'

The views of the key informants and the respondents imply that, the LEAP scheme has to be expanded to capture more beneficiaries in the study community if indeed the import of the scheme is to improve the livelihood of the poor. Economic empowerment policies demands bold implementation approaches.

Conclusion

This study sought to unravel the actual contribution of the LEAP cash transfer to women's economic empowerment in the Bawku municipality. The study found that the LEAP cash transfer has been helpful to women's economic sustainability in the study area. This social intervention was found to have helped in diversifying women's sources of livelihood through improvement in petty trading, crop farming, livestock rearing, and as a source of remittance. This as the study found, has given them some amount of autonomy in deciding as to the kind of economic ventures they want to undertake which is in consonance with Longwe's Women Empowerment Framework. The study further found that the LEAP cash transfer has not realised its full potentials due to a number of factors including irregular payment schedule which distorts beneficiaries' consumption plan. Besides, the nature of the cash transfer has largely not helped leap a number of women beneficiaries out of poverty as such social protection arrangement sought to espouse. To ensure its attractiveness, the constraints confronting its implementation need to be proactively addressed by all critical stakeholders. It is therefore recommended that future research should look at an appropriate modality in targeting and selecting the beneficiaries; collaboration and coordination existing among

government departments and agencies: revision of payment structure; legal framework and alternative sources of funding; and decentralization of LEAP activities.

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