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Contributions of a cash transfer programme to the sustainable livelihoods of older persons in the northern region of Ghana

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ABSTRACT

Recent discoveries indicate that the demographic of the population aged 65 and above is increasing faster in African countries. There has been a contemporary thinking about ensuring that they live a life with dignity. The ageing population has an inalienable right to social protection, but some existing social assistance schemes are compromised by low coverage or inadequate benefits for older persons. Other schemes seem to have enhanced their livelihoods. This study explored the contributions of Livelihood Empowerment against Poverty (LEAP), a cash transfer programme, to the sustainable livelihoods of older persons in the Northern Region of Ghana. A qualitative approach was used, involving 30 cash beneficiary household heads, of whom 15 were older persons and six key informants. The study employed semi-structured interviews with open-ended questions. It was found that some beneficiaries use the cash to buy medicine for age-related illnesses, food, and productive tools. However, the challenges outweighed the benefits due to irregular payments and the small size of the cash to enable savings and health checkups. The study recommends prioritising many older persons for positive, sustainable livelihood outcomes.

KEY TERMS: cash transfer, demographic change, Ghana, older persons, sustainable livelihoods

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INTRODUCTION

The world is changing in a gradual and largely irreversible shift towards an older population, already underway in most countries, which requires urgent policy responses. From a human rights perspective, all people, especially older persons, should have access to adequate food, water, shelter, clothing and health care through the provision of state grants, family and community support and self-help. Thus, Ghana introduced Livelihood Empowerment against Poverty (LEAP), a cash transfer programme for poor and vulnerable households to enhance their well-being. However, much attention is required to address the needs of the increasing number of older persons. Social workers differentiate eligibility and benefits among people, commonly known as prioritisation. This sometimes makes social assistance skewed towards certain vulnerable groups, especially children and persons with disabilities. In addition, studies are focused on these groups, ignoring the older persons who participate in these programmes in some countries, including Ghana. This motivated the present study to explore the livelihood capital benefits and challenges of the cash-beneficiary older persons using synergy between the sustainable livelihood approach and cash transfer to conceptualise the findings in the Northern Region of Ghana. The study employed qualitative research with a descriptive and interpretive research design. The background provides literature on social protection and older persons, followed by the theoretical framework, methodology, results, and conclusion.

BACKGROUND

Universal social protection is a strategy shared by governments worldwide, aligned with poverty reduction strategies, and supported by many international development partners, including the World Bank. Sub-Saharan Africa (SSA) is undergoing a rapid demographic change, with more people reaching old age, noted as one of the most significant social changes of the twenty-first century, with limited prioritisation for poverty reduction and livelihood enhancement (Saka, Oosthuizen, & Nlooto, 2019). However, the right to adequate livelihoods, including access to food, housing, and health care for people of all ages, is enshrined in various international conventions and agreements, such as Article 25(1) of the Universal Declaration of Human Rights (UDHR), which emphasises the right to an adequate standard of living (United Nations, 1948). In addition, the African Union Policy Framework and Plan of Action on Ageing (Essy, 2002). Nonetheless, minimal details are available about social protection policies specifically designed to meet the needs of the current demographic change of older persons in most African countries (Abalos, Saito, Cruz, & Booth, 2018; Saka et al., 2019).

It has been projected that by 2050, the older African population will be about 235 million, surpassing that of Latin America and Northern America and approximating that of Europe (He, 2022). According to He (2022), 18 African countries each had more than 1 million people aged 60 and older in 2020. In Ghana, the number of older persons aged 60 and above has increased by almost 10 times in the past six decades, from as little as just over 200,000 (213,477) in 1960 to almost 2 million (1,991,736) in 2021 (Ghana Statistical Service, 2021). In addition, the findings indicate that 341,960 older persons are living alone and multidimensionally poor, and 62,480 out of that number are 80 years of age and older (Ghana Statistical Service, 2021). The author argues that the rise in the number of older persons needs policy planning to address future challenges.

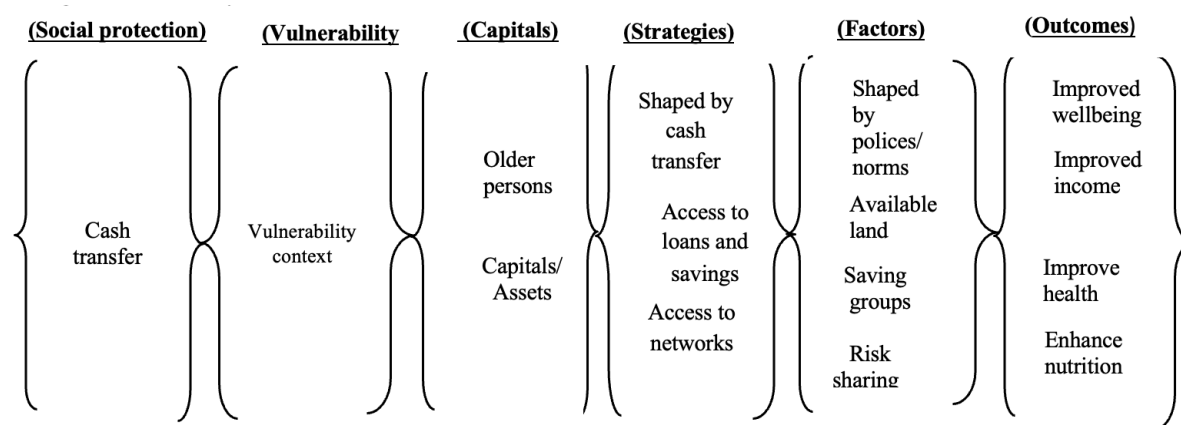
Ghana introduced a flagship programme known as LEAP, a cash transfer with a health insurance component, in 2008 to reduce poverty among the poor and vulnerable households. The beneficiaries include older persons, orphaned and vulnerable children, persons with disability, and pregnant women (Ibrahim, 2023). One eligible member in a household receives bimonthly cash of GHC256.00, approximately US\$256; two eligible members receive GHC304.00, approximately US\$19.4 (MOGCSP, 2024). Since its inception, studies have been conducted but focused on school enrollment, attendance, retention, food consumption, and health (Otieno et al., 2022). The beneficiary older persons' livelihoods, particularly access to capitals, and the challenges they face are lacking in previous studies (Osei & Lambon-Quayefio, 2021). In addition, older persons' livelihoods are not prioritised, despite the increasing number in Ghana (Alatinga, Daniel, & Bayor, 2019).

Considering the current situation, the paper aims to explore the contributions of the LEAP cash transfer programme to the sustainable livelihoods of older persons in the Northern Region of Ghana. Hence, the questions to address are: 1) What are the livelihood capital benefits of the older persons participating in the LEAP cash transfer programme? 2) What are the livelihood capital challenges of the older persons in the LEAP cash transfer programme? Saka et al. (2019) argued that the livelihoods of older persons should be prioritised to support the AU Policy Framework and Plan of Action on Ageing. This paper may raise awareness among civil society organisations (CSOs) and policymakers to shift their attention to protecting and promoting the rights of older persons since social protection is a right but not a privilege. In addition, it will provide a new perspective for social workers and relevant stakeholders to strengthen the provision of cash transfers to older persons to enhance their livelihoods. Fisher et al. (2017) argued that for people living on the margins of the global economy, where land-based livelihoods, wage labour, and kin support are unreliable, the distribution of cash by the state is a life-sustaining activity within recent models of social protection.

SYNERGY BETWEEN SUSTAINABLE LIVELIHOODS AND CASH TRANSFER FOR OLDER PERSONS

This study was designed to understand the contributions of cash transfer to livelihood capitals, such as human, social, physical, natural and financial capitals of older persons and the corresponding challenges they face. Thus, the sustainable livelihood approach was used as an analytical tool to close the knowledge gap. This draws on participatory thinking about how people’s experiences of poverty and deprivation shape their livelihood choices (Morse & McNamara, 2013; Scoones, 2015). This approach incorporates a broad view of the resources older persons need to generate a livelihood, which encompasses both non-material and material dimensions, such as the productive assets held by beneficiary households (Mazibuko, 2013), and non-materials, such as social networks, dignity, and social inclusion, that stimulate people’s capability as they seek to make more strategic livelihood choices (Scoones, 2015).

Figure 1: Cash transfer and sustainable livelihoods



Source: Author, drawing on Tirivayi, Knowles, & Davis (2016). Tirivayi et al. (2016) and Fisher et al. (2017)

Figure 1 highlights how cash transfers as social protection measures are provided to households or individuals with the potential to improve livelihoods and production decisions. To elaborate on this statement, the membership of beneficiary households is stratified according to features, such as age and gender to receive cash from the state based on poverty, illness, unemployment, and disability (Tirivayi et al., 2016). In the case of cash-beneficiary older persons, there may be labour constraints due to the absence of able-bodied workers to support them or high dependency ratios shaping multidimensional vulnerability and curtailing the ability to withstand stress and shocks emerging from widespread vulnerability contexts such as the ever-growing numbers of older persons in societies. One of the major interactions of sustainable livelihoods is access to capitals. These include physical capital, which represents food, livestock, houses, tools, and machinery facilitating livelihood access (Solesbury, 2003). Ellis and Allison (2004) explained human capital as health status, access to knowledge, skills, education, and labour, especially the ability to work. Natarajan et al. (2022) described financial capital as financial resources that support livelihoods.

Social capital includes networks, social claims, social relations, affiliations, and associations to pursue livelihood strategies (Scoones, 2015). Natural capital refers to natural resources (e.g., land, trees, water, food, and animals) that support livelihoods (Morse & McNamara, 2013). The cash older persons receive may be used for livelihood strategies such as access to loans, hiring land for agriculture activities, saving, and improving social networks (Fisher et al., 2017). However, there are factors that may enhance or constrain access to capitals for livelihood outcomes (Scoones, 2015). These factors may include policies enabling access, land availability, local saving groups for rotation savings, and risk sharing for outcomes (Mazibuko, 2013). However, Pound et al. (2003) argued that positive outcomes may include improved well-being, income, health, and enhanced nutrition, which may be difficult to achieve.

METHODOLOGY

This study employed a qualitative approach with a descriptive and interpretive research design to understand the contributions of cash transfer to the sustainable livelihoods of older persons in the Northern Region of Ghana. This approach served as a foundation for exploratory, explanatory, and descriptive experiences of older persons

in a neutral environment. This aligns with *Ubuntu's* research methodology, which emphasises that knowledge is generated through communal discourse where everyone contributes and adds to the context of the knowledge (Seehawer, 2018). It is also connected to the people-centred approach to sustainable livelihoods approach (Scoones, 2015). The research was conducted in Sagnarigu Municipality, a *Dagomba* indigenous suburb of Tamale, the capital town of the Northern Region of Ghana. This paper is part of a larger dataset collected in 2022.

The Sagnarigu Municipality has high poverty rates and a larger number of LEAP cash beneficiaries in the Northern Regional Capital. However, agriculture is one of the largest economic activities in the municipality, and households engage in crop farming and animal rearing (Sagnarigu Municipal Assembly, 2018). The researcher used a purposive sampling technique, which involved the selection of 30 LEAP cash beneficiary household heads, of whom 15 were older persons 65 and older, as sample I. Purposive sampling was employed based on predetermined selection criteria that fit the study context, such that a participant must be a household head and a recipient of the LEAP cash for at least two years. Sample II involved a purposive selection of relevant stakeholders, involving six key informants (relevant stakeholders), two each from the LEAP committee, social workers, and policymakers in the Northern Region of Ghana.

In sample I, two methods of data collection were employed. These were semi-structured face-to-face interviews with the LEAP cash beneficiary older persons and a focus group discussion session with eight participants willing to participate in a group setting. The interviews took approximately an hour with each participant, and the focus group discussion took approximately two hours. The study used interview guides with semi-structured and open-ended questions (Bryman, 2004). The interview questions were designed to offer insight into older persons' livelihood capital benefits and capital challenges. The interview and the focus group discussions with the cash beneficiary household heads were held in *Dagbani*, the local language. The data was recorded, transcribed verbatim, and later translated into English.

Sample II involved face-to-face interviews with the key informants using an interview guide with semi-structured and open-ended questions, but the interviews were conducted in English. The key informants were represented by K, which implies (K1, K2) for the two LEAP committee members, (K3, K4) for the two social workers, and (K5, K6) for the two policymakers. The interview took approximately one hour with each key informant. Notes were taken, and recordings were done both in audio and video to capture body language based on the consent of the participants. The study employed thematic analysis, which involved a step-by-step procedure, such as identifying patterns in the interview scripts and analysing and reporting themes within the data (Braun & Clarke, 2006; Lochmiller, 2021). Credibility-enhancing aids were used, including participants' checks of the results to ensure accuracy, senior researchers' reviews, supervisor's comments on the processes, and a thick description of the methodology.

Ethical clearance was obtained from the Faculty Research Ethics Committee at the University of Johannesburg with the clearance number REC-01-112-2019. Moreover, approval was obtained from the Sagnarigu Municipality Assembly in the Northern Region of Ghana to conduct the study. The study complied with an established indigenous protocol to conduct a study. For instance, the study aim, benefits, and potential risks were explained to the local sub-chiefs and assemblymen, and permission was granted. Subsequently, there was a written information letter detailing the purpose of the study and ensuring confidentiality and anonymity. Hence, the use of pseudonyms protected participants' anonymity. In addition, the participants were made aware of the benefits and potential risks associated with the study. For instance, confidentiality and anonymity may not be ensured in focus group discussions (Bryman, 2004). All participants willingly consented to participate in the study and signed a consent form. The results were made available to the participants and relevant stakeholders but avoided potential harm to the participants.

FINDINGS

The section addresses the research question and is guided by a sustainable livelihood approach, highlighting access to human, financial, social, physical, and natural capitals and the corresponding challenges the cash beneficiary older persons face in the Northern Region of Ghana. This group of beneficiaries received the cash from its inception in 2008 and could share their experiences regarding benefits and challenges. The findings are put into two major themes: livelihood capital benefits and challenges. The synergy between livelihoods and cash transfer and the challenges are discussed in a separate section to draw a conclusion.

Theme 1: Livelihood capital benefits of older persons

In the interviews and the focus group discussion, it was found that older persons could improve human capital by using the cash they receive from the state for regular health checkups and the purchase of medication for

diseases associated with old age, such as high blood pressure, diabetes, joint pains, and blurred vision, among others. In the interviews with the cash beneficiary older persons, four participants said they use the cash for regular health checkups.

The older persons use the cash to improve their consumption and nutritional requirements. For instance, they buy meat, fish, and vegetables for food preparation (K2).

Whenever I receive the cash, I buy fish and meat first before the money finishes. The food is tasteless without meat, and it is difficult to eat. I cannot eat a large quantity of food, but the food must be palatable for me to eat (Participant 4, a male older person).

The cash transfer contributions to natural capital were found in the beneficiaries' use of the cash for agriculture activities. Those who owned land used the cash to cultivate food crops, such as maize, rice and soybeans. In the interviews, four older persons said they used the cash to convey manure to their farms to enrich the fertility of the soil every year.

Some older persons use the cash to purchase farm produce, especially maize, which is used as their staple food. In addition, I have seen older female persons who use the cash they receive to grow, harvest, and process local foods (K1).

The cash we receive from the state is not huge, but some of us use it to process shea butter in a small quantity for sale. Picking the shea nut from the bush is not difficult, but the process requires some capital (Participant 12, an older female person).

The contribution of the cash to physical capital was found in the infrastructure expansion. For instance, it was revealed in the focus group discussion that some of them used the cash to construct additional rooms. The cash was not used directly but invested for profit. For instance, some bought female goats, and they multiplied and were later sold.

Some of us do not directly use the cash to construct additional rooms in our houses. The cash is invested for some time for that purpose. For instance, I used the cash to buy a female goat, and it produced young ones, which were finally sold for more money to add a room (Participant 6, a male older person).

The participants in the interviews and the focus group discussion revealed that the cash they received improved their financial capital. For instance, the women use the cash for rotation savings (*adakabilla*), akin to *stokvel* in South Africa. This was an important informal financial institution for the female cash beneficiaries, where they had a common fund to which individuals contributed a set amount regularly. It could be weekly or monthly, while one member withdraws the funds at each meeting.

*I have no bank account and cannot even walk to the bank every time to save money. I believe in *adakabilla* because I can even give my contribution to someone to pay into the common fund on my behalf (Participant 3, a female older person).*

Some of us use the cash to buy fowls to keep and later sell them for a profit. I invest the cash to make a profit. For instance, immediately after I receive the cash, I go to the market to buy a hen that can produce young ones so that I can later sell them at the local market (Participant 11, a male older person).

The older persons revealed that the cash improved their social network by contributing to social events such as funerals, naming ceremonies, and weddings. In the interviews, six older persons said the cash transfer helps them contribute to social events, strengthen social networks and improve their trust in the community. They added that they benefit from social networks, especially when ill. Community members visit them and give support.

Building social capital through social networks is very important for an older person like me who is less mobile. Sometimes, it is like a local social contact and an important resource for receiving social and instrumental support (Participant 14, a male older person).

Theme 2: Livelihood capital challenge of older persons

Concerning human capital improvement, the participants in the focus group discussion revealed that even though some beneficiaries mentioned that the cash had improved access to health services, many could not go for regular health checkups. In the interviews, eight beneficiaries said they could not use the cash for regular health checkups because of the cost involved. It was mentioned that the cash could not cover travel costs to the health facility, fees for laboratory tests to diagnose health conditions, and medicine after doctors' consultations.

There was a time when I received the cash and was told that the LEAP cash transfer programme covered my health insurance and that I would not pay for health services. I went to the hospital and had to borrow money for my laboratory tests and medicine. No one can deceive me again (Participant 9, a male older person).

It was revealed that beneficiaries face challenges in improving social capital. In the focus group discussion, it was mentioned that those who could contribute regularly to social events had additional sources of income, such as remittances from children and extended family members. The beneficiaries without additional sources of income said they could not contribute regularly to social events because each day has its own event. However, in the community and the traditional setting, funerals, naming ceremonies, and weddings are important events that community members should contribute to improve social networks. It was revealed by eight older persons that the cash they received was small and could not be used for social events to improve social networks, build trust, receive resources, or obtain information through personal connections.

I feel uncomfortable if there is a social event and I cannot contribute. It shows how I am irresponsible and may not improve my social network as an older person. I am telling you about the importance of social capital in the context of ageing. It is sometimes challenging to improve (Participant 8, a male older person).

In the interview, six of the older persons mentioned that they have access to land through ownership, and they use the LEAP cash to cultivate maize, cassava (tuba plant), and soybeans on small pieces of land. The remaining older persons said they could not use the cash for agricultural activities because they could not hire land. The cash could only satisfy consumption. The female older persons said they had limited access to land because they sometimes had use rights but not ownership rights, which sometimes denied them access to land for agricultural activities. They can pick fruit and shea nuts on the farms to process shea butter for sale. The male beneficiaries also revealed that they lacked pasture for animals to graze.

I use the cash to buy animals for rearing because that is the only thing I can do now. I have no strength, but the challenge is that there is no pasture for the animals to graze. I have three goats, and feeding them is a challenge. Land and pasture are crucial economic resources for us, and their decline will have far-reaching consequences for our well-being (Participant 1, a male older person).

In the interviews and the focus group discussion, some participants mentioned it was not easy to access physical capital. For instance, they could not purchase tools and equipment for agricultural activities. It was also revealed that few could use the cash to purchase hoes, cutlasses, axes, and mattocks. In the interview, eight older persons mentioned that they had some tools.

I sometimes borrow or hire some agriculture tools because I have a cutlass and hoe but not an axe and mattock. I would like to buy them soon, but the cash we receive cannot satisfy all my needs. I have to prioritise (Participant 7, a male older person).

The beneficiary older persons revealed that the LEAP cash transfer was not regular, which affected their savings and petty trading. In addition, they could not use the cash to access loans from local moneylenders because the cash could not guarantee the payment of loans. The cash could not be used to buy goods on credit, hoping to pay later. In the focus group discussion, it was mentioned that older persons need regular and predictable transfers of cash to improve their livelihoods.

I am not sure when I will receive cash from the government. So, I cannot rely on cash to buy things on credit because it comes bimonthly, but it can delay. The government can also decide to stop the cash transfer at any time. Sometimes, I forget that we receive cash from the government even though we need it (Participant 5, an older female person).

DISCUSSION

This study explored the contributions of the LEAP cash transfer programme to the sustainable livelihoods of older persons in the Northern Region of Ghana. The study relied purely on qualitative data gathering methods, involving interviews and a focus group discussion. This section discusses the synergy between cash transfers and sustainable livelihoods for outcomes, as illustrated in Figure 1. Hence, the discussion presents the relationships between empirical information and literature. The findings suggest that a single capital, such as financial (cash transfer), can generate multiple benefits because the cash was used to access land, purchase agricultural tools, contribute to social events, engage in petty trading, and access health care services. However, a greater number of beneficiaries revealed that the small size of the cash the government transfers to them prevented them from accessing other capital resources. Scoones (2015) argued that a large amount of single capital can enable access to other capitals. For instance, secured access to a large land (natural capital) may make one well-endowed with financial capital, as they can use the land as collateral for loans. Ellis and Allison (2004) maintained that keeping animals can easily be converted into cash in the local communities. It is important to look at this complex relationship between the capitals and not just the capitals themselves (Natarajan, Newsham, Rigg, & Suhardiman, 2022).

In addition, Fisher et al. (2017) argue that people should consider prevailing cultural practices and the structures and processes that can transform capitals into livelihood outcomes. In the interview, six older persons said they were not physically strong but could rear animals and keep birds as part of their cultural activities. They added that those activities demanded less work but required some cash to purchase the animals and feed them since pasture for grazing was lacking. It was emphasised that they needed to improve their social capital. Social networking is crucial for older persons and could be improved through participating in social events (Morse & McNamara, 2013). However, the findings suggest that older persons lack the necessary resources to contribute to social events, such as weddings, naming ceremonies, and funerals, to improve their social networks. Solesbury (2003) argued that where processes of social exclusion are at work, those who are already poorly endowed with capitals may gradually become marginalised. In rural communities in African countries, norms or traditional rules determine access to resources (Ellis & Allison, 2004). For instance, land ownership rights are based on the traditional land tenure system. In the interviews, the female beneficiaries said they needed formal institutions to regulate access to common resources to enable them to use the LEAP cash for agriculture activities since they have limited access to land due to traditional land tenure arrangements.

The findings suggest that the greater people's capital endowment, the more influence they can exert. Thus, the male beneficiaries who own land and cultivate or sell land to others are empowered to build capital (Natarajan et al., 2022). Although the cash was small, participants used the cash for petty trading. Capitals and livelihood strategies are closely linked in local communities (Fisher et al., 2017). For instance, those with some capitals tend to have a greater range of options and the ability to switch between multiple strategies to secure their livelihoods. Tirivayi et al. (2016) emphasised that institutions and policies transforming structures and processes profoundly influence access to capitals. The findings suggest that the government needs to prioritise the older persons' livelihoods by increasing the transfer cash size to enable access to capitals. It was found that the older persons tried to save the cash but fell short due to the size of the cash and irregular and unpredictable payments.

IMPLICATIONS OF THE STUDY FOR POLICY AND SOCIAL WORK

The study suggests that the LEAP cash transfer programme in Ghana was not specifically designed to address the needs of the increasing number of older persons but for the poor and vulnerable groups in general. Hence, the findings have implications for policy and practice.

- The study may influence policymakers and social workers to shift their attention to enhancing the livelihoods of the increasing number of older persons, as some live without caretakers and do not have regular sources of income.
- The study offers insight into the livelihoods of a few older persons in the programme compared to the increasing number in Ghana. This could feed into the advocacy of social workers and civil society organisations and shape recommendations for enhancing older persons' livelihoods.
- The study could help to strengthen Ghana's agreement on the African Union Policy Framework and Plan of Action on Ageing to ensure that older persons live a life with dignity.
- The findings inform future research design to consider a large sample, as this study is a qualitative study in a specific location with a small sample.

CONCLUSION

This study has attempted to explore the contributions of the LEAP cash transfer programme to the sustainable livelihoods of older persons in the Northern Region of Ghana. The study's premise is that a single capital, like the LEAP cash transfer, can enable access to other capitals to improve the livelihoods of older persons. Using the synergy between sustainable livelihood capitals to guide this study, it has emerged that some older persons use the cash they receive from the state for health checkups, purchase food, farm tools, and medicine, and contribute to social events to improve networks. However, many could not use the cash to access livelihood capitals through strategies such as contributing to social events. In addition, others could only use the cash to satisfy food consumption but not regular health checkups because it could not cover transportation costs to health facilities, laboratory tests to diagnose diseases or payment for medicine after consultation with the doctor, even though they had a free health insurance subscription. Therefore, the study recommends prioritising older persons' livelihoods to live a life with dignity.

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