

## Impact of social protection programs on child health and education in Ghana

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**Abstract:** Cash transfer programs are rapidly spreading across the developing world as a powerful tool to mitigate the short-term impacts of poverty and to break the inter-generational transfer of human capital deficits. With the increasing number of countries implementing cash transfer programs, it is essential to understand the impact of these programs, as well as how implementation issues affect intended outcomes.

The main objective of this dissertation was to examine the impact of an unconditional cash transfer program Livelihood Empowerment against Poverty (LEAP), on health and education outcomes in Ghana. Data for this study were obtained from the 2010 Institute of Statistical, Social, and Economic Research national household survey and the follow-up survey implemented by the University of North Carolina at Chapel Hill in 2012. We first examined the efficiency of the targeting scheme of the LEAP Program. It appeared that the LEAP targeting was successful using the current eligibility criteria, and that the hybrid of categorical targeting, community-based targeting, and proxy means tests used in the LEAP targeting scheme was effective in reaching the poorest and most vulnerable households in Ghana. We also assessed the relative merits of cash transfer versus health insurance. For the cash transfer component of LEAP, we noted that the apparent negative impact of the cash transfer on health care utilization was more than offset by the positive impact of the health insurance component of LEAP on health care utilization, which implied an overall net increase in utilization. This accounting, plus the aggressive expansion of health insurance among LEAP households, suggests that access to health care has increased significantly among the poor in rural Ghana. Results from this dissertation also indicate that the LEAP Program has positive impacts on children's access to schooling. The LEAP Program increased access to schooling at the secondary level, and at both primary and secondary levels improved the quality of access, with fewer days missed and less grade repetition. These results show that the LEAP Program is a critical component of the National Social Protection Strategy and is essential to increase access to health and education services among poor and vulnerable households in Ghana.

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