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## SOCIOLOGY | RESEARCH ARTICLE

# Ghana's Livelihood Empowerment Against Poverty (LEAP) programme is leaking: Irregularities watering down the impact of the flagship LEAP programme

Paa-Kwesi Sackey<sup>1\*</sup>

**Abstract:** Livelihood Empowerment Against Poverty (LEAP) is a flagship programme of the National Social Protection Strategy (NSPS) targeted at the vulnerable and extremely poor in Ghana. Based on the peculiar characteristics that the participants of the LEAP programme exude, a combination of non-probability sampling techniques was deployed, namely; purposive and snowballing. Using a qualitative research strategy under an interpretive philosophical paradigm, this paper explored how beneficiaries of the LEAP programme are riddled with certain irregularities which were identified in this paper to be an insufficiency of cash amount given, as well as the difficulty in accessing complimentary service. It is shown that these identified irregularities warrants a responds from the government judging from the fact that the beneficiaries who face these irregularities constitute the bottom 20 per cent of the poor in Ghana.

**Subjects:** Gender Studies - Soc Sci; Sociology & Social Policy; Gender & Development; Rural Development;

**Keywords:** Livelihood Empowerment Against Poverty (LEAP); irregularities; beneficiaries; cash transfer programme

### ABOUT THE AUTHOR

Paa-Kwesi Sackey is a holder of a BA in Social Sciences, and an Mphil in Sociology. Paa-Kwesi's research interest stretches from poverty studies (with particular emphasis on social protection programmes), livelihoods security, social development, and socio-economic impact of natural resources. Multidisciplinary studies aimed at proffering solutions to social problems equally appeals to him. In this paper, the author outlines irregularities that bedevil the LEAP programme in its implementation.

### PUBLIC INTEREST STATEMENT

Round 6 of the Ghana Living Standard Survey (GLSS 6) reveal that the prevalence of poverty over the years in the country has been reduced. It however, adds that poverty is still pronounced and more so in the rural settings of the country, putting the facts at a quarter of Ghanaians being reported as still poor. It is against this backdrop that the findings from this study demonstrate to be vital in the fight against poverty in the country through the LEAP programme. By employing a wholly qualitative approach to this study, the researcher sought to present the felt reality regarding the irregularities that the beneficiaries of the LEAP programme within the Shai Osudoku district of Ghana face. It was discovered that insufficient cash amount and difficulty in accessing complimentary services robs beneficiaries from enjoying the full of the LEAP programme.

## 1. Introduction

Social protection is a conduit that is globally known and accepted as a potent means of mitigating the plight of the poor and vulnerable. It has gained such wide acceptance due to the escalating levels of needs globally coupled with how expedient it appears to political actors and governance experts (Devereux, 2002). Social protection is defined by the International Labour Organization (ILO) as “the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the bread winner); the provision of health care among others” (Joha, 2012, p. 1). Social protection targets the poor, vulnerable and marginalised in society—as these groups are continually at the receiving end of the economic fluctuations not only at the local level where immediate effects are felt but even also at the global scale. Social protection has been necessitated by the prevalence of poverty, the effect of which is globally experienced.

Ghana in 2007 promulgated the National Social Protection Strategy (NSPS) which was to serve as an umbrella body for all the social protection programmes that the government will be undertaking. It is against this backdrop that the Government of Ghana (GoG) in 2008 implemented the Livelihood Empowerment Against Poverty (LEAP)—a flagship programme of the National Social Protection Strategy (NSPS). Akosua Osei-Opere, the deputy Minister of the Ministry of Manpower Youth and Employment- the ministry that supervised the implementation of LEAP in 2008 remarked “The word LEAP means a lot, it is not simply an acronym for Livelihood Empowerment Against Poverty, but also in coming up with the name it was symbolic to say that we really want to move people out of poverty through a more coordinated social intervention. It becomes a conduit to access other complementary social protection interventions ... so that people more or less will leap out of poverty” (Foli, 2016, p.5).

The programme has rapidly expanded since its inception from 1,654 beneficiaries in 2008 to 45,000 in 2010; 90,785 by April 2015, and currently official figure from LEAP’s website indicate that over 200,000 beneficiaries and still counting (Abebrese, 2011; Anas, 2015; Foli, 2016). These beneficiaries of the programme constitute the bottom 20% of the poorest in Ghana (Jaha & Sika-Bright, 2015; Joha, 2012). Hence, LEAP is intended as a conduit to help mitigate the dire effects of poverty on this category of society’s vulnerable.

The programme as being implemented currently is having the desired impact that has been envisaged to have on beneficiaries. The research that informed this paper sought to unravel the irregularities as is suffered by the beneficiaries of the programme in the Shai Osudoku district of Ghana. The crux of this paper, however, is to demonstrate that LEAP’s impact is being watered down by the prevalence of certain irregularities that sprung up since the inception of implementation of the programme. Demonstrating what kind and how these irregularities faced by beneficiaries of LEAP militate against the intended impacts is crucial owing to the numbers who are benefiting from the programme. This study purely adopted a qualitative approach and as a result employed interviews to source the data primarily with the specific techniques of in-depth interviews and focus group discussion. The paper commences with an historical backdrop for the introduction of the programme into Ghana, which was followed with the theoretical proposition underpinning the paper. Methodology and the discussion of findings from the study follow accordingly, and finally a conclusion.

## 2. Historical antecedent of LEAP

The 1990s witnessed global efforts towards poverty reduction especially when the World Development and Human Development Reports were published in 1990. These documents succeeded in painting the horrific nature of poverty as well as proffering some policy direction to address the issue. Further publication of the 2000 and 2001 edition of World Development Report, “Attacking Poverty” coupled with the commitment of Heads of States to ratify the millennium

declaration, which had as its goal, to halve the population living in extreme poverty by 2015 gave way globally for a concerted effort at fighting poverty (Foli, 2016; Foli & Béland, 2014; World Bank, 2000). It was in the wake of all these global commitments at fighting poverty that the World Bank (WB) began to promote the adoption of the cash transfer-conditional cash transfer in particular—due to the huge success of it in some Latin American nations. Other studies carried out by international organizations such as the Department for International Development (DFID), among others on conditional cash transfers in these regions began pouring in and it made a very strong case for the adoption of conditional cash transfer by other governments. Foli, 2016, p. 4) reveals:

*At the transnational level, the WB co-organized three international conferences on CCTs, with Mexico in 2002, Brazil in 2004, and then with Turkey in 2006. The objectives of these conferences were to promote learning among implementing countries and the sharing of experience with other countries that are yet to implement CCTs. In addition to conferences, studies conducted by some international organization documented the effectiveness of CCTs. DFID's Social Transfers and Chronic Poverty: Emerging Evidence and Challenges Ahead, 2005 and Using Social Transfers to Improve Human Development, 2006 are typical examples (Department for International Development [DFID], 2005, 2006).*

Owing to the promotion of CCTs by the World Bank and other international organizations, strategic partnerships were formed between implementing countries and countries which are yet to adopt these programmes. One of such partnership that is of key importance to the Ghanaian context is the collaboration between Ghana and Brazil's Ministry of Social Development and Fight Against Hunger- the ministry in charge of the implementation of the various social protection programmes including the all popular Bolsa Familia. This partnership was strengthened with the passage of time. In 2006, representatives of some African nations including Guinea Bissau, Mozambique, Nigeria, South Africa, Zambia, and Ghana undertook a study trip to Brazil to acquaint themselves even more closely on the operations of Bolsa Familia. Subsequent to that, DFID and Brazil officially signed a technical cooperation agreement in 2007, and the consequence to that agreement is Ghana being selected as the first country to profit from the technical assistance. The assistance was to support the design of Ghana's own cash transfer which was later to be known as the Livelihood Empowerment Against Poverty, popularly known as LEAP. **This cooperation was valid and active only for designing the LEAP document and became extinct afterwards. LEAP was to be modelled after Bolsa Familia due to the huge success that followed the implementation of the latter.**

### **2.1. Livelihood Empowerment Against Poverty (LEAP)**

LEAP is a social grant scheme executed at the time by Ghana's Ministry of Manpower, Youth and Employment (MMYE) with the agenda of addressing poverty in Ghana head-on (Abebrese, 2012). The programme targets a specific category of the Ghanaian population, namely: orphans and vulnerable children (OVCs) and their caregivers, the aged 65 years and above who have no livelihood support, and again persons with disabilities (PWDs) devoid of any productive capacity (Abebrese, 2011; Foli, 2016). The programme unlike others implemented in other jurisdiction is a combination of conditional and unconditional cash transfer characteristics. The conditional element of the programme is evident in caregivers of the OVCs enrolling the children of school-going age in school, birth registration and immunization of babies completely, enrolment onto the National Health Insurance Scheme (NHIS), and finally protection of children against child labour. The unconditional element of the programme is also extended to PWDs with no productive capacity as well as the aged with no livelihood support (Foli, 2016).

LEAP started out as a 5-year piloting programme spanning from 2008 to 2012, but the escalating needs of the poor and vulnerable in society coupled with the politically expedient nature of the programme has ensured the continuation of the programme (Abebrese, 2012; Devereux, 2002). As a poverty reduction conduit, the programme is premised on these objectives; (i) reduction of extreme

poverty, hunger and starvation among the extreme poor population in Ghana, (ii) increase access and participation in education of extremely poor OVCs aged 15 years and below, (iii) empowerment of caregivers to acquire skills and resources that will move them out of poverty and break the inter-generational cycle (Department of Social Welfare [DSW], 2009 as cited in Jaha, 2012).

With initial payments given to beneficiaries of the programme ranging from GHS 8 to GHS 15 per month, a six-fold increment was introduced from GHS 48 to GHS 90 bimonthly in 2015. Currently, beneficiaries of the programme receive cash amounts ranging from GHS 64 to GHS 106. The programme has rapidly expanded since its inception from 1,654 beneficiaries in 2008 to 45,000 in 2010; 90,785 by April 2015, and currently official figure from LEAP's website is 213,000 households in 2016 and still counting (Abebrese, 2011; Anas, 2015; Foli, 2016). LEAP's primary source of funds is the Government of Ghana (GoG) with support from development partners and other donor agencies.

### 3. Theoretical underpinning

#### 3.1. Basic needs approach

The theoretical approach that underpinned this study was the Basic Needs approach (Jaha & Sika-Bright, 2015). This approach emerged in the 1970s as a reaction to the emphasis on the economic growth and other macro-economic development policies which have predominated since the end of the Second World War. The approach came out of a series of statements that sought to restate the overarching need for a refocus development attention on the basic needs. Although it is indeed a herculean task of pointing a finger to the exact people, events, or statements that have had the most effect in sharpening the present concern with basic needs, the statements presented below are without doubt believed to have exerted an influence:

- (a) The Cocoyoc Declaration (1974): This was a statement issued by a group of natural and social scientist at the end of a United Nations seminar on patterns of resource use, environment, and development strategy. It was concerned with reorienting development towards people;
- (b) What Now- Another Development? (1975): This was a report by a group of individuals, on the initiative of the Dag Hammarskjold Foundation prepared on the occasion of the Seventh Special Session of the United Nations. It argued, inter alia that political, psychological as well as physical needs are important in development;
- (c) Catastrophe or New Society? A Latin American World Model (1976): This was prepared by a group of scholars under the auspices of the Bariloche Foundation in Argentina which was concerned with criticising the Club of Rome's Limits to Growth. It argued that the obstacles to development are primarily socio-political;
- (d) Reshaping the International Order (1976): This was a report commissioned by the Club of Rome, written by experts under Jan Tinbergen, which supported the theme of basic needs;
- (e) Employment, Growth, and Basic Needs (1976): This was the International Labour Office (ILO) report written for the World Employment Conference of June 1976, and it plainly drew on previous work by the ILO in country reports on Kenya, Columbia, and Sri Lanka. (Overseas Development Institute, 1978)

Added to the strong influence that these statements exerted, is the successful experience of the People's Republic of China in meeting some basic needs of its people. There is a wide array of meaning ranging from the list of those things which are required by humans for survival (food, shelter, and clothing) to human needs (which do not only comprise of physical but also psychological needs). Consequently, basic needs include not only commodities but also public services such as clean water and transportation, employment, education, participation in decision-making, leisure, among others. However, on the central point of the Basic Needs approach, concentration is given to a specified list of items.

The objective of a Basic Needs approach is to provide for the realization of the physical, social, and mental well-being of the individual. Basic Needs approach focuses primarily on putting resources together for a definite group of people who have been identified as lacking in the exact resources gathered, and concentrates on the nature of what is provided. Basic needs approach has very little to do with methods of analysis, its momentum sprang from the growing dissatisfaction with the achievements of development efforts. In comparison to other approaches, those who advocate a basic needs approach are likely to give more emphasis to the poor and destitute than other economic groups, to requirements determined by society as a whole than to the preferences of the individual consumer, to immediate consumption than to investment for the distant future, to the detailed composition of consumption in terms of specific quantities and specific goods and services, than to overall income.

This theory sits in well with the study owing to the fact that the issue of basic needs have been the discussion of most governments and these mostly include the provision of health education, food, and affordable housing. The provision of these needs has a major aim of reducing poverty. The Livelihood Empowerment Against Poverty (LEAP) programme which is targeted at the poor provides basic needs for the bare survival of the extreme poor. **This quest as dictated by the tenets of the programme has largely been proven to successful** (Darko, 2011; Handa & Park, 2012; Ministry of Gender and Children and Social Protection [MGCSP], 2013). The extreme poor in Ghana constitutes 20% of the people below the poverty line (Ghana Statistical Service [GSS], 2012). Therefore, basic needs for survival such as food, education and health were taught crucial to these people and therefore a cash grant is given to these people to enable them acquire food and as well as access to free health and send their children or close dependents to school. This draws from the intention of the basic needs approach which argues that development must focus on the provision of basic needs for people and giving people psychological and physical freedom to live a decent life comparable to lives in other societies.

#### 4. Methodology

##### 4.1. Research design

This study employed exploratory design within the qualitative framework to investigate the irregularities that beneficiaries of the LEAP programme are inundated with. The intention was to understand processes, behaviours, and conditions as perceived by the individuals being studied. This offered an opportunity to interact with the participants in their own environment, language and terms so as to understand the programme from their standpoint. The researcher profited from both primary and secondary sources of information. The field data constituted the primary source and the journals, books, articles, among others provided information as secondary sources. The research was sourced information from beneficiaries of the LEAP programme. The period for which information was requested was from the inception of the programme in 2008 to 2017, in the Shai Osudoku district of Ghana.

##### 4.2. Study area

Shai Osudoku District is located at the South-Eastern part of Ghana in the Greater Accra Region. According to the 2010 Population and Housing Census, the population of Shai Osudoku District, stands at 51,913 representing 1.3% of the region's total population. Males constitute 48.7% and females represent 51.3%. Agricultural activities employ 46.4% of the labour force in the district (GSS, 2012). Shai Osudoku was considered for this study because of the peculiarity of its characteristics among the districts in the Greater Accra region. There are challenges in terms of health, education, roads, water among others in the district as it is the case in all the districts in the region, but the peculiarity of Shai Osudoku lies in the fact that the incidence of poverty which is marked by all the deficiency alluded to above are higher than the regional average according to the Ghana Statistical Service. According to the Ghana Statistical Service's 2010 population and housing census, the incidence of poverty in Shai Osudoku is 55.1% as well as the poverty depth 23.2%. About 76.7% are residents in rural communities. The Ghana Statistical

Service (GSS) reports that major economic activities in the district are Agriculture, Forestry, and Fisheries accounting for a total percentage figure of 46.4% (GSS, 2014). Agriculture employs the majority of the economically active people in the District (69.2%) out of the total population being economically active. Agricultural engagements are predominant in the rural areas and not mainly commercial.

It is not surprising as to why the district was considered to be one of the districts to benefit from the implementation of a cash transfer programme that is intended to alleviate poverty in the short term and empower beneficiaries to take command over their own livelihoods in the medium to long term (DSW, 2009).

#### **4.3. Sampling technique**

A combination of non-probability sampling techniques was used in this study. Purposive sampling was applied to arrive at the sample for this study due to the peculiar characteristics of the participants. This choice of purposive sampling was a result of the researcher's basic knowledge of the population (Babbie, 2014). LEAP is a programme whose beneficiaries are better placed to know more about it than non-beneficiaries. In addition to the purposive sampling, snowballing was applied. The unavailability of a credible sampling frame for beneficiaries of the LEAP programme in the Shai Osudoku District warranted the use of snowballing to augment the purposive sampling technique. The credibility of the list of beneficiaries with the Department of Social Welfare (DSW) was questioned by the researcher when he discovered that apart from the deficient nature in providing statistical detail of beneficiaries of the programme, since the inception of the programme in the District, no audit has been undertaken to expunge names of deceased persons as well as persons who should be weaned off as a result of fair economic standing gained from the programme. Relying on the list as a sample frame was adjudged to have dire repercussions for the study. The researcher, therefore, deployed snowballing. With the identification of one participant, he/she led the researcher to other beneficiaries like him/herself to be interviewed. The principle of saturation determined the number of participants who were engaged in this study with the guiding light of richness and thickness of the data collected.

The techniques therefore adopted in this study were snowballing and purposive sampling, both of them being non-probability sampling methods. These techniques proved to yield efficient as well as effective results judging from the fact that the list of beneficiaries available to the Department of Social Welfare in the District was regarded not credible, again the beneficiaries were sparsely dotted over the district and it was one for whom him or herself is a beneficiary could identify a fellow beneficiary. This technique's appropriateness to this study was further confirmed, as not many non-beneficiaries of the programme knew what LEAP was all about, hence other alternative techniques run the risk of sampling a participant for the study who may not be knowledgeable about the programme or may not even have been a beneficiary of the LEAP programme. In all four communities were visited, namely: Manteytse, Ayikuma, Dodowa, and Abornye. And a total of 20 participants were engaged for this study, and this figure was arrived at owing to the principle of saturation.

#### **4.4. Data collection instruments**

Data for this research came from primary sources and was complemented by information from secondary sources. Data gathered from the field constituted the primary source of information in this study. In addition, secondary sources made up of, documents that bothered on social protection programmes and cash transfer programmes were reviewed. Published articles and online materials were broadly consulted in this study.

The research adopted the use of an interview guide as the instruments, with focus group discussion and in-depth interview as the techniques for collecting data. **The choice of in-depth interviews and focus group discussion was to afford the researcher the opportunity of triangulating the data to achieve validity, although achievement of validity in qualitative studies is**

**greatly debated by researchers.** The in-depth interview afforded the researcher enough time to get detailed information on the subject matter. Also, the instrument helped participants give an in-depth contribution to the study. **The sole purpose of the interviews was to get from the beneficiaries' point of the view, the various irregularities that face in the implementation of the LEAP programme.** Thus, while allowing the participants to freely express their views on the topic under study, it further gave the researcher the opportunity to probe for further clarification. Formulations of the questions were guided by the objectives of the study. The interview guide was developed with more room given for probing to be done by the researcher. However, probing in many instances had to be regulated at certain instances as they threatened veering into aspects that had little bearing on the objectives of the study.

The interview is an effective instrument for collecting very vital bits of information in responds to research questions and also addressing certain underlying assumptions (Berg, Lune, & Lune, 2004). Focus Group Discussion proved to be effective in eliciting very useful data from a group especially when some element of cultural norms underpins a said practice or process. The primary quest for Focus Group Discussion is generating overviews of the issues which are of concern to groups under study.

#### **4.5. Data collection procedures**

An initial field survey was embarked on by the researcher; it was a familiarization and educative trip to the district to observe communal activities and operations firsthand. The researcher was hosted by the Department of Social Welfare (DSW) of the District. It was the director of the DSW who introduced the researcher to a key informant in the District as well as personnel from her office to serve as interpreters. The researcher traversed the District during the initial visit. After the initial survey, he returned 5 months later to the field to engage participants for the In-depth Interviews. The researcher made another round of trip to the field to further validate the findings gathered through the In-depth Interviews with the Focus Group Discussion.

The FGD was constituted as follows: one group was made up of six male beneficiaries, another group made up of 6 female beneficiaries, and finally a third group made up of 3 male and 3 female beneficiaries. The consent of beneficiaries approached was then sought to be part of the study or otherwise. All who consented were then grouped in a venue which unanimously would be agreed by all participants. FGDs in this study were all moderated by the researcher and were facilitated by staff from the Department of Social Welfare especially on the language barrier challenge. The venues for the entire data collection in this study were; Manteytse, Ayikuma, Dodowa, and Abornye. The data collection lasted 25 min on the average for the in-depth interviews and an average of 60 min for the focus group discussions.

### **5. Discussion of results**

The LEAP programme is without a doubt having significantly positive impact on beneficiaries, ranging from access to health insurance to increase in educational enrolment for children of school going ages, to impacts on the local economy, among others (Handa et al., 2013; MGCSF, 2013). Findings from this study suggest forcefully that the programme is being impeded at the depth and extent of the impact it could have and was designed but for certain irregularities. Two of the most pronounced of these irregularities will be presented and shown how they water down impact.

#### **5.1. Insufficiency of money**

Beneficiaries of the programme are entitled to receiving cash amount depending on the category they fit into. The amount ranges from GHS 64.00 to one beneficiary, GHS 72.00 to a beneficiary who is giving care to a child, GHS 96.00 to a beneficiary who is giving care to 2 children, and GHS 106.00 to a beneficiary who is giving care to 3 or more children. These monies are given bi-monthly. In other words, beneficiaries receive these monies once every two months. Without exception, every beneficiary interviewed for this study revealed how insufficient the amount of money being given to them is.

A beneficiary revealed thus:

*The programme is undoubtedly a good programme but the only difficulty I have is with the insufficiency of the money so if something could be done about it, it will go a long way to help us all beneficiaries. (35 year old female beneficiary IDI).*

Another participant asserted that:

*In spite of the impact the programme has made so far in this community, the money is not sufficient at all. At my age I receive GHS 60, how far can that amount go in helping me be a bit comfortable. (75 year old male beneficiary FGD).*

This finding corroborates an earlier study of Agbaam and Dinbabo (2014) regarding the insufficiency of the cash amounts given to beneficiaries of the programme. The International Labour Organization (ILO) in 2013 undertook a comparative analysis of cash transfer programmes in five countries (i.e the country experiences of Brazil, Chile, India, Mexico, and South Africa). In that study as well, cash transfer programmes implemented in these nations, are plagued with the insufficiency of the cash amount given to beneficiaries. It must, however, be added that ILO's 2013 finding of insufficient amount of money laid emphasis on women vis-à-vis their men counterpart in the quantum of money given and its direct relation at helping them leap out of poverty. Nonetheless a fundamental claim was made and it is to the effect that cash transfer amounts tend to be insufficient, and this is the exact claim that beneficiaries of the LEAP programme in the Shai Osudoku District made. The cash amounts are expected to help the beneficiaries of the programme to enable them to afford the basic needs of life. The categorisation of these beneficiaries deserves to be highlighted because they constitute the bottom 20% of the poor and vulnerable in the country. All participants without exemption voice out this as the number irregularity they have with the programme since its inception.

Admittedly, the cash amounts given to beneficiaries have seen some increment over the years but the monies they receive have a lot of cares exacting demand of them. This reality is echoed by one participant:

*We the beneficiaries were told through an interaction that the monies being given to us are to be used to cater for our children's books, uniforms, as well as a daily upkeep for the family. But take a look at this analysis of mine, the GHS 62 given me is supposed to be used to buy books, as well as take care of the family, will this amount be enough? It certainly won't be enough. I remember we were asked what we use the money for and some claim that they use their monies for trading, and I am wondering how I can use GHS 62 to start a business. The same amount goes into daily upkeep of the home, buying books, buying school uniforms, and at the same time trading, how is that possible? (39 year old female beneficiary IDI).*

More so, the beneficiaries of the programme do patronize goods and service that other community members patronize at the same at the same cost of living. They enjoy no discounts or rebates for being beneficiaries of the LEAP programme, which means they equally are expected to buy and sell just like any other member of the community. This is the day to day reality of the participants of this study who have had to live with this since they got onto the programme.

Accompanying the insufficiency of the cash amount is what is described as not being a major concern to participants. It became apparent that there have been times when payment is due but beneficiaries and for that matter participants of this study have had to wait for the next payment times due to late release of their funds from the Department of Social Welfare- the body that superintends the disbursement of cash amount for beneficiaries of the LEAP programme. This sentiment is captured thus:

*We are the first batch, recently they came to register some people so those people are the ones when you ask them to come and take their money when they put their card in the machine, they will tell them no funds. This doesn't mean that they will not get their money. Even if it is three times or four, they will get their money. But they get worried anytime they come and the reading from the machine says 'no funds.'* (39 year female beneficiary IDI).

Although participants allude to this reality, they were quick however to mention that it is a rather rare situation. The substantive irregularity that all participants unreservedly point to is the insufficient nature of the cash amount given. Handa et al. (2013) in their baseline study of the LEAP programme report that this erratic nature of cash supply was a substantive finding, however beneficiaries of the programme at Shai Osudoku in this study reveal otherwise. The latter lay claim to the existence of this phenomenon although rare in terms of experiencing it.

### **5.2. Difficulty in accessing complimentary services**

In the wisdom of the framers of this programme, beneficiaries of LEAP stand to benefit from other complimentary services. These services are complimentary because they are intended to help beneficiaries of the programme maximise the monies that will come to them. There is a wide range of complimentary services depending on the category under which a beneficiaries are registered unto the programme, but they include; getting registered onto the National Health Insurance Scheme (NHIS) for free, enrolling all children of school going age for free, school feeding programme, subsidised fees for prevention of MTCT, among others.

Participants of this study admit to benefiting principally yet not exclusively from the National Health Insurance Scheme (NHIS). It was revealed that every beneficiary as part of the conditions that come with the LEAP programme is required to be registered for free as an NHIS beneficiary. Beyond the initial signing up and the coverage of limited services as an NHIS card bearer, the LEAP beneficiary is expected to meet some other expenses that may come up from seeking treatment at hospitals. When asked about the complimentary services that come along with the LEAP programme for beneficiaries, this participant asserted that:

*I experience problem. On the hospital side, the programme (LEAP) covers your folder and paracetamol, the bed and the drip that you may be given if need be. But for other medicines, you would have to pay* (39 year old female beneficiary IDI).

Another participant had this to say on the complimentary services that come along with the LEAP programme, with particular emphasis on the NHIS:

*We are required anytime we visit the hospital to make some payments even though we are bearers of the NHIS card. The only thing the insurance covers is bed and drip, all others requires that we pay for it. Even with the free registration of the NHIS cards, you go today and you'll be asked to come back the following day, you go as schedule and a different story will be told. And this will continue till you report to the Social Welfare madam for her to go with you before you will be attended to. So all our cards are there but you will not be heard should you go.* (33 year old female beneficiary IDI).

The reality, however, is also that some participants were benefiting from the NHIS package before becoming beneficiaries of the LEAP programme. This claim is substantiated by the findings from CDD's study of ascertaining the influence of LEAP on the living conditions of beneficiaries of the programme. CDD (nd) report that of the 95% of the participant of that study who had registered onto the NHIS, only 67% got registered through the LEAP programme. The remaining got onto it via personal means. The real problem which is sometimes paying for health services was equally captured by the study by Agbaam & Dinbabo (2014). They reported a challenge that beneficiaries had difficulties accessing complimentary services of the LEAP programme sometimes. It must be added here that although there is a wide range of complimentary services enshrined under the

tenets of the LEAP programme, the findings discovered by Agbaam & Dinbabo (2014) had a direct link to the health services provision to the beneficiaries of the programme.

This, however, does not suggest that they beneficiaries of the LEAP programme do not encounter difficulties with the other complimentary services, rather it does mean that the data gathered, the real bone of contention is not whether or not registration is done for the beneficiaries, rather the much touted complimentary service of health care which in many instances results in having to pay for services is the challenge for the beneficiaries as voiced it in the interviews. Having to hear much about the beneficiaries' eligibility to register for the NHIS card, and still pay for some health services is a big disappointment for the participants of this study. One participant captured her plight regarding this complimentary succinctly:

*Bearing the NHIS card yet having to pay for the health service does affect me. (33 year old female beneficiary).*

## 6. Conclusion

The evidence adduced in this paper regarding LEAP suggest strongly that the programme is without a doubt helping the poor and vulnerable in Ghana as also corroborated by earlier studies (Agbaam & Dinbabo, 2014; International Labour Organisation [ILO], 2013; Handa et al., 2013). Consequently the programme should be sustained.

However, to make more progress and consolidate the benefits made so far since the inception of the programme, the irregularities that beneficiaries of the programme face should be addressed. These irregularities have been identified as insufficiency of the cash amount given and difficulty in accessing the complimentary services. It can be concluded that these irregularities water down the impact of the programme to the beneficiaries. The monies they receive are not insufficient owing to the fact that they are exposed to the same market that all other members of the community are exposed to, and trade at the prevailing cost of goods and services just like all other members of the community. Admittedly, the NHIS policy as it currently stands does not cover all medical bills of registered card bearers, that notwithstanding, LEAP beneficiaries are in a unique circumstance that warrants a unique treatment as NHIS card bearers.

A further conclusion that can be drawn from this paper is that since the beneficiaries of the LEAP programme have been identified to be part of the bottom 20% of the poor and vulnerable population in the country, the impact of these irregularities cannot be underestimated.

In spite of the findings that this study has produced, it is however limited in the extent to which it can conclude that these findings are widespread across to LEAP beneficiaries in the entire country. Consequently, future research endeavours along this line should seek to increase the scope of the study in order to make the findings more generalizable. While at the quest for generalizability, future research endeavours should as well consider approaching the study with a blend of qualitative and quantitative approaches.

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