



The Impact of Livelihood Empowerment against Poverty (Leap) on Its Beneficiaries in the Ga East Municipality in the Greater Accra Region, Ghana

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Authors' contributions

This work was carried out in collaboration among all authors. Authors BIAO and OES designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors BIAO, OES and DDS managed the analyses of the study. All authors managed the literature searches and author DDS read and approved the final manuscript.

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ABSTRACT

The purpose of this study was to find the impact of Livelihood Empowerment against Poverty (LEAP) on its beneficiaries in the Ga East Municipality in the Greater Accra Region. The explorative and descriptive research designs were used in this study. Data was collected through questionnaires and in-depth interviews. The multi-stage and snow ball sampling methods were used to select 90 respondents for the study. This study found that the program had captured more than 1,000 individuals from 207 households onto the LEAP program. Some of these beneficiaries had relatives who were indirectly benefiting from the amounts that they received every two months. It was also found that there were 300 additional relatives of the 90 respondents who were indirectly benefiting from the LEAP as they were either being taken care of or their fees were paid by the beneficiaries. The LEAP money was used by the beneficiaries for trading activities, paying the school fees of their children and the orphans who lived with them, and others used the money solely for feeding. It was concluded that the implementation of the LEAP in the Ga East Municipality had helped in improving the conditions of the beneficiaries even though few

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shortcomings like delays in payment of the LEAP money were encountered by the. The study recommends among others that officials of LEAP at the Municipal level should ensure that the beneficiaries get the information of their payment dates in time and subsequently get their LEAP money at the right time without any delay.

Keywords: LEAP; livelihood empowerment; poverty.

1. INTRODUCTION

Poverty is a social problem that affects many people across the world. The poor experiences include any or a combination of the following; disempowerment; socially excluded; voiceless; disadvantaged; which makes them vulnerable [1]. Many vulnerable persons have been left to fend for themselves and thus, wallow in difficult conditions that they find themselves. Only few of them get support and assistance from the central government to improve their conditions [2]. An example of such intervention is the Livelihood Empowerment against Poverty (LEAP) which seeks to reduce the level and impact of their poor conditions [3]. The World Bank in its 2015 World Development Report stated that the alleviation of poverty by many nations across the globe is one of the fundamental objectives of economic development [4]. Similarly, United Nations Department of Economic and Social Affairs (UNDESA) identified that inequalities and poverty situations have long been major concerns within the realms of development agenda of many nations. It has been found that there are about 102 billion people who are living in poverty around the world and need various types of assistance [5].

In countries where the effects of poverty had been very severe, it has been found that the conditions of the vulnerable persons had been very devastating. According to Barrientos [6], the effects of poverty can be so severe and it causes the death of about 22,000 children each day and so far about 72 million school children in developing countries are living in poverty. Of this number, about 57 percent are girls who cannot go to school due to poverty. These negative conditions of poverty continue to affect the mortality and school enrolment of children as well as the wellbeing of a number of poor people, more especially women, in many parts of the world [7]. The risks that are associated with poor conditions include poor health, old age complications, and deaths [2]. According to the United Nations [8], social protection programs ensure minimum standards of well-being among people who are in dire situations and it enables

them to live a life of dignity with enhanced human capabilities. The prevailing conditions of many poor persons have therefore compelled many governments and organizations to develop social protection strategies and measures to address the poor situations of vulnerable persons in their countries.

1.1 Livelihood Empowerment against Poverty (LEAP) Program in Ghana

In the late 1990s, a study was carried out by Ghana Living Standards Survey through the country and the outcomes showed that the level of vulnerabilities was rising and that if measures were not taken to curb it, the situation will get out of hand. The report showed that there were various categories of poverty levels which include those who had low incomes while others were found to be having inadequate access to basic necessary services. These findings called for the implementation of strategies to end such situations for those who were affected. By virtue of this, the Ghana Growth and Poverty Reduction Strategy (GPRS) was put in place to develop policies and programs that could help reduce such poor conditions in the country.

Under the second phase of the GPRS policy which was completed in 2007, the then Ministry of Employment and Social Welfare (MESW) developed the National Social Protection Strategy (NSPS) to tackle the poverty problem. It was observed that the NSPS was mainly designed to establish a new social grant scheme to provide basic and secured income for the most vulnerable households, improve the lives of poor people through existing social protection programs, and develop a package of complementary inputs for vulnerable people. These interventions brought about the introduction of LEAP in 2008 and it is currently administered by the Ministry of Gender, Children and Social Protection and managed by the Department of Social Welfare.

The main aim of LEAP is to alleviate short-term poverty and encourage long-term human capital development. It was largely funded by the

government of Ghana and supported by the World Bank and DFID from the initial stages. It also received technical support from UNICEF's social protection unit. Through the activities of NSPS, a new social grant scheme was established that provided basic and secure incomes for the most vulnerable households. It also targeted the existing social protection programs and developed a package of complementary inputs for various beneficiaries. These interventions were improved upon and they contributed to the introduction of LEAP in the country.

In the process of improvement of the scheme, the first disbursement of cash grants was done in March, 2008 with 1, 654 households in 21 pilot districts. In 2009, the LEAP Program expanded and it involved beneficiaries from 54 districts. Then in 2010, a number of districts in eight regions of Ghana were affected by drought and floods and the LEAP Program was tasked to facilitate payments to the flood victims [9].

Consequently, the Ministry of Employment and Social Welfare signed a Memorandum of Understanding (MoU) with the Ministries of Health, Education, Agriculture, and Local Government and Rural Development, in 2012, for the development of a Common Targeting Mechanism (CTM) to help identify more extremely poor households. Through this collaboration, the National Health Insurance Authority (NHIA) was tasked to register LEAP beneficiaries onto the National Health Insurance Scheme (NHIS) for free. The purpose of this exercise was to ensure access to health care services for the LEAP beneficiaries [9].

Since 2013, the LEAP program has undergone a number of reforms and innovations which are aimed at building efficient and effective systems. These reforms include the upgrading of the Management Information System (MIS), transitioning from manual targeting and manual payments to electronic-targeting and electronic payments respectively, as well as the implementation of a Monitoring and Evaluation (M&E) framework. The transition from a manual to an electronic payment system started in 2013 with three Payment Service Providers (PSPs) which include AYA Technologies, MTN Mobile Money, and the Ghana Interbank Payment and Settlement Systems (GhIPSS) [10].

Currently, the program has captured more than 90,700 beneficiary households in 144 districts

and payments are done according to the number of beneficiaries in a given household. It follows that a household with only one beneficiary receives an amount of GH¢ 48.00 fortnightly and households with two eligible beneficiaries receive GH¢ 60.00, while those with three eligible beneficiaries receive GH¢72.00. Households with four (4) or more eligible beneficiaries receive GH¢ 90.00. These payments are made through Ghana Post Company Limited, MTN Mobile Money, E-zwich, and Maya Technologies. Out of the more than 90,700 beneficiaries of the LEAP, 23,814 of them are persons with various degrees of disabilities (PWDs) [11].

Along the line, some of the vulnerable persons in the Ga East Municipality were selected to benefit from the LEAP program in the Greater Accra Region in 2008. By 2015, as many as 350 households were identified and 139 of them were registered. In the following year, another cluster of 107 households were registered [12]. This was aimed at improving the livelihood standards of more than 1,500 people in the municipality. After some years of its implementation, there is the need to evaluate and identify how effective and beneficial the program had been in addressing its intended objectives. However, there has been very little research work to assess the impact of the program on its beneficiaries in the Ga East Municipality. This study seeks to add to the few existing studies by assessing the effectiveness of the LEAP in the reduction of poverty and other social disadvantages of the beneficiary households in the Ga East Municipality.

1.2 Theoretical Framework of the Research

The poverty situation of persons within a country usually calls for the intervention of the state to implement programs that will alleviate their plight. This study is grounded on the Individual Theory of Poverty, Culture of Poverty Theory, Progressive Social Theory, and the Entitlement Approach Theory.

The individual theory of poverty is espoused by many different theorists such as Weber [13], Asen [14] and Gwartney & McCaleb [15]. This theory stresses that individuals are responsible for their own poverty situations because they fail to apply their intellectual competences to secure good living conditions for themselves. The theory attributes the poverty situations of people to the lack of genetic qualities such as intelligence within them and the absence of this condition is

very difficult to reverse [16]. Other politically conservative theorists like Farrington and Slater [17] attribute poverty situations on the lack of commitment of the individuals themselves to work harder to avoid their poverty situations. Culture of poverty theory also presents another view about poverty. One of the main proposers of this theory was Lewis [18]. This theory maintains that it is the passing on of poor concepts from generation to generation through a set of beliefs, values, and skills that create poverty situations for people. This theory upholds that individuals who are caught up in poor conditions are not necessarily to be blamed because they appear to be victims of circumstances that are within their culture or subculture. This theory assumes that cultural values are socially generated and perpetuated and they reflect the interactions of individuals and communities.

The Progressive Social Theory was championed by such theorists as Rank et al. [19] who emphasized that poverty is highly attributable to the economic, political, and social distortions or discriminations that occur within a society. Rank et al. [19] maintain that it is the economic, political, and social systems which cause people to have limited opportunities and resources that would have helped them to achieve sustainable income and wellbeing. The relevance of this theory to this study is that, it clarifies the causes of poverty of some people in a target population. If it had not been the failures of the state to provide good conditions for its citizens, the structured economic conditions would not have created difficulties for such vulnerable groups. For these reasons, it becomes a necessity for the government to implement a policy like the LEAP to help the victims get some income to enable them move out of their poor conditions.

The entitlement theory is grounded on the idea that poverty and vulnerability do not come about as a result of the lack of privileges such as food in a region or a country, but it occurs when people lose their entitlements, such as the methods to acquire food and other needs [20]. The LEAP program is an intervention where cash is transferred to vulnerable persons so that they can gain the economic empowerment that will help them to own properties or entitlements. It is the acquisition of such entitlements that will enable them to resist short-, medium-, and long-term economic risks and shocks. In this regard, governments implement intervention programs such as LEAP to eradicate absolute poverty conditions in various communities.

2. THE CONCEPT OF POVERTY

Poverty is a situation where a person is not able to provide for himself/herself the minimum income that is required to obtain the least possible basic needs. When this happens for an extended period of time, it is referred to as absolute poverty. In other words, people are said to be in poverty when they lack sources of income and the needed resources to obtain the basic conditions of life [21]. UNICEF [22] also asserts that poverty is a condition which is regarded as a sustained deprivation of resources, capabilities, security, choices, and the power required to propel an adequate standard of living and other civil, cultural, economic, political and social rights. In simple terms, the World Bank [23] defines poverty as a deprivation in wellbeing.

The concept of poverty varies with different categories of people. According to Adu-Okoree [1], the concept of poverty for men relates to social status and employment, for women the general welfare of their children and family, and for the youth capital to invest or undertake economic activities. The negative social consequences of poverty have prompted many countries to introduce various policies to reduce the scale and depth of poverty in their societies. The poverty trends in Ghana is based on three recent Ghana Living Standard Survey reports which include GLSS4 (1998/1999), GLSS5 (2005/2006), and GLSS6 (20012/2013). The trends show that the incidence of poverty across the country almost halved from about 51.7 percent in 1992 to about 16.7 percent in 2006 and subsequently to 7.7 percent in 2013. It was observed that all the 10 regions have poverty rates that are below the national average except the Upper West and the Northern regions. Greater Accra recorded the lowest poverty incidence of about 12 percent [24] and currently, about 6.4 million people across the country are poor [10].

The GSS [24] showed that rural populations of Ghana account for 78 percent of those in poverty of which rural areas in the Savannah regions had the highest figures. In all, the level of poverty was about 44.4 percent in the Upper East Region, 50.4 percent in the Northern Region, and 70.7 percent in the Upper West Region [24]. In terms of extreme poverty incidences, Upper West has the highest percentage of 45.1, followed by Northern (22.8%) and Upper East (21.3%) regions. In spite of the decrease in the

incidences of poverty over these years, inequality has widened in both rural and urban localities from 37.8% in 2006 to 40% in 2013 for rural areas and from 38.3% to 38.8% in urban areas [24].

Poverty in Ghana is perceived from different angles among rural and urban dwellers. Among the rural folks the issue of poverty becomes relevant when they happen to have difficulties in providing food and security for their family members and are unable to participate in social activities due to lack of financial contributions towards such activities. In the urban settings poverty is perceived as the lack of employment, skills training, capital to invest and absence of social services that would have led to better life conditions [1].

2.1 Research Design

The explorative and descriptive research designs were used in this study. This method helped to examine the impact of the LEAP program on the beneficiaries in the Ga East Municipality as it was instituted to reduce their poverty levels. This involved interview sessions with the beneficiaries in the suburbs within the municipality and LEAP officials at the Municipal Assembly. This design was chosen because the research is intended to collect data from a small section of those who had benefited from the LEAP program in the municipality. It was also selected because the research design will help to focus on information about the nature and status of the LEAP program at a given time. Another reason for considering this design is that the relevant information that is needed from specific individuals such as the beneficiaries who are within the municipality could be obtained. It is the information from these beneficiaries that depicted the level at which the program had impacted on their poverty conditions. Additionally, this design was used because it served as a useful tool for generalizing from a sample of a population the conclusions that were made about the characteristics, attributes, or behavior of the general population.

2.2 Study Area

The Ga East Municipal Assembly (Fig. 1) is the area that has been selected for this study. This municipality was created in 2004 out of the then Ga District. This was enacted through an Act of Parliament, Legislative Instrument (LI) 1589. It was created as a district and in 2008 it was

elevated to a municipal status by LI 1864. This Municipality has its capital at Abokobi. It is sub divided into two local administrative areas which are known as Zonal Councils and these include Abokobi and the Dome Zonal Councils [12]. Among the sub districts in the Greater Accra Region, Ga East Municipality is among those with poverty incidence that hovers between 20 to 29% which translates into approximately 48,731 persons in the municipality [24]. This indicates that poverty is prevalent in the municipality and these are the people that the LEAP program targets.

2.3 Study Population

According to Berg [25], population refers to the complete set of individuals who have common characteristics in which the researcher is interested. For the purpose of this study, the target population comprised of all those individuals in the Ga East Municipality who had benefited from the LEAP program since it was started in 2008. Current statistics at the Municipal Assembly were sought for to give the total number of households who had been covered by the program in the municipality.

2.4 Sampling Procedure

According to a report at the LEAP Office at the Municipal Assembly at Abokobi, there were 361 households that had benefited from the LEAP program and this tended to benefit more than 2,300 people in the municipality (Ga Municipal Assembly, 2017). Out of these 361 households, 90 of them were selected for the study. This formed approximately 24.9 percent of the total number of households in the Municipality. According to Osuala [26], the use of a small sample size of this nature may be extremely valuable and can represent adequate numbers in situations where the study is about people who are hard to trace or access.

The multi-stage and snow ball sampling methods were used in this study. This is where the study area was divided into clusters and a contact person was used to help reach the respondents in their homes. The municipality was divided into five sections with the help of the major suburbs that exist there. These five major suburbs are Agbogba, Ashongman, Pantang, Oyarifa and Adoteiman. The names and residential addresses of the beneficiaries of the LEAP in these major suburbs were obtained at the Social Welfare Office at Abokobi in the Municipality and

a contact person from the office was engaged in to help reach the beneficiaries in these suburbs. These methods were intended to maximize efficiency and they are consistent with the aims and assumptions that are inherent in the use of either qualitative or quantitative research. These sampling methods were chosen instead of any other method because this study involved the identification and selection of individuals who were located among a wide group of people in the municipality [27]. It was through this method that the respondents were contacted and interviewed in their homes. The selection of the

respondents was also based on the willingness of those who were contacted for information.

2.5 Sources of Data

Data for this study was collected from two sources. These include primary and secondary sources. Primary data was sought from the respondents and secondary data was collected from the Social Welfare Office at Abokobi, from newspaper reports on LEAP, as well as journals, bulletins and Internet sources that have information on LEAP.

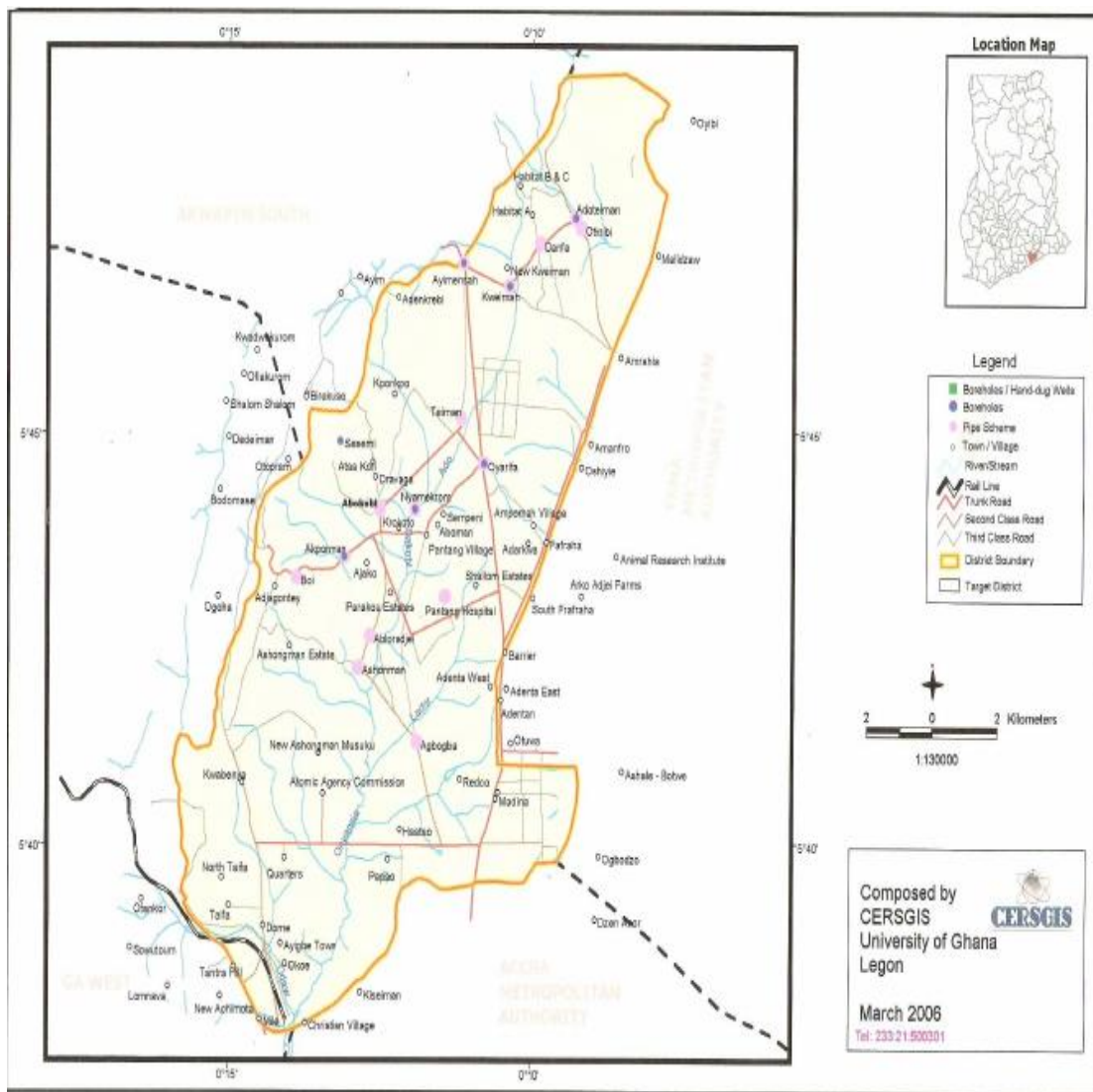


Fig. 1. The map of Ga east municipal assembly

Source: CERSGIS, Department of Geography and Resource Development, University of Ghana, Legon

2.6 Data Collection Instrument

The major instrument that was used for the gathering of information was a semi-structured interview guide. The choice of semi-structured interview guide in this qualitative research was to combine a predetermined set of open questions with the opportunity to explore further other particular themes that were of relevance [28].

2.7 Procedure for Data Collection

Primary data for the study was obtained from selected individuals from beneficiary households within the municipality. The Social Welfare Office in the Ga East Municipality was visited and the official who was in charge of LEAP was contacted. He/she was introduced to the study and was requested to assist in the process. Then the list of beneficiaries was requested for, to help get the location and the contact information of the beneficiaries in the various suburbs in the municipality. A contact person was then sought for among the workers at the Social Welfare Office at Abokobi to support the study by helping to locate the households that were selected. The selected beneficiaries were reached in their homes and after normal greetings and introductions, the reason for the visit was made known to them. They were assured that their responses will be used for the purpose of the study and not for any other thing. Those who were willing to participate in the study were interviewed on what they used the LEAP money for and how effective the program had helped to reduce their levels of poverty. Their responses were recorded on sheets of papers for later analysis.

2.8 Data Analysis

The written responses of the interviews for each respondent were labeled and those that fall

under specific research questions were categorized and coded. Qualitative analysis procedures were then used to analyze the outcomes of the study.

3. PRESENTATION OF RESULTS AND DISCUSSION

The study involved 90 respondents from selected households that had benefited from the LEAP program as shown in Table 1. They were made up of 24 males and 66 females with more than 300 additional members of their families who are indirect beneficiaries from the LEAP program that had been rolled out for the respondents. Three officials from the District Assembly who were in charge of the LEAP program were also interviewed.

The factors that qualified individuals for enrollment unto LEAP were mainly, being aged or incapacitated with a lack of a dependable relative, lack of jobs to sustain themselves and their children, the physically challenged and being orphaned. Official of LEAP have indicated that these conditions make the living conditions of beneficiaries to be below average and therefore need assistance. When no help is provided for such people, their conditions can worsen and this is what the state seeks to avoid that was why the LEAP was introduced in to cater for the needs of vulnerable groups. Serumaga-Zake & Arnab [29] have opined that when the poverty situation of groups of people become widespread, it calls for the attention of the state to help eliminate the key factors that are responsible for the poverty situation and for further deterioration of their living conditions. Fig. 2 shows the socio-economic conditions of respondents prior to LEAP enrollment while Table 2 shows the number of years respondents have benefited from the program within the Ga East Municipality.

Table 1. The age and gender distribution of the respondents

Age group	Males	Females	Total	Percentage
1 – 20	6	-	6	6.7
21 – 40	-	6	6	6.7
41 – 60	12	42	54	60.0
61 and above	6	18	24	26.6
Total	24	66	90	100
Percentage	26.7	73.3	100	

Source: Field survey (2019)

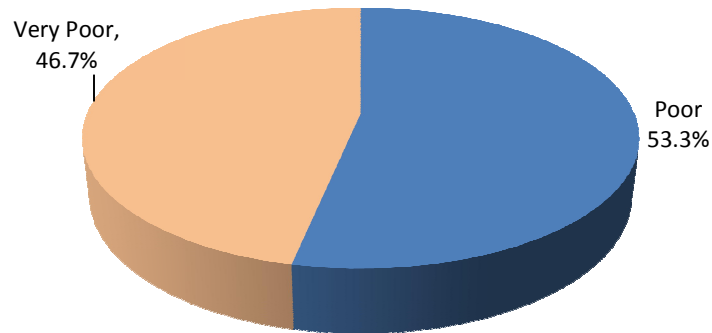


Fig. 2. The socio-economic conditions of the respondents before they were enrolled on LEAP

Source: Field survey (2019)

Table 2. The number of years the respondents had benefited from the LEAP program

Period	Frequency	Percentage
1 - 2 years	18	20.0
3 - 4 years	22	13.3
5 – 6 years	24	26.7
7 or more years	36	40.0
Total	90	100

Source: Field survey (2019)

The poor socio-economic conditions of respondents as shown in Fig. 1 necessitated their enrollment as beneficiaries. Key informant interview sessions with the three LEAP officials revealed that all the communities in the municipality were examined and the most vulnerable were selected and registered for the program. They also reiterated that they invite the beneficiaries and engage them in group discussions to know their concerns and difficulties in order to achieve a better living condition for them. Gough & Wood [30] stipulated, long-term goals for poverty reduction interventions by governments include social protection programs such as LEAP that tend to be transformative as well as supportive for the most vulnerable while others involve the improvement in opportunities for equity and social stability.

3.1 How Regular the Respondents had Received Their LEAP Payments

The effectiveness of the implementation of the LEAP program includes the regular payment of the beneficiaries for what is due them. Majority

(86.7%) of the respondents indicated payments were very regular while 13.3% (12) specified occasions of some delay in receiving their cash from the LEAP officials. The response of one of these respondents was: "The payment comes alright, but at some times, I don't get information early and by the time I get to the pay point, the official would have left. When this occurs, I have to go to the bank at a later day to collect the money." Another respondent said "We receive the money alright only that, sometimes, it takes about 2 days for us to get it at the nearby bank." This finding is in contrast to the outcome of Agbaam & Dinbabo [31] that the cash transfer of LEAP in Ghana were irregular. This means that there have been some improvements on the payment schedules and the release of funds from the LEAP Secretariat at the national, regional and district levels. This indicates that there has been remarkable improvement in the implementation of the LEAP in the municipality.

3.2 How the Respondents Used the Money from LEAP

The study examined how the beneficiaries used the cash that they receive from LEAP. It was observed that the respondents used the money for various purposes. Some (46.7%) of the respondents mentioned they used the money on basic needs such as food, water, rent, clothing, and medication while 33.3% used the amount for trading. The response of one of these respondents was: "I noticed that if I invest the money in trading, I can get some income to take care of other needs such as the paying of my children's school fees that was why I chose to

trade with some of it". Another respondent said, "I decided to trade in foodstuffs in my community so that I can get extra money to take care of other responsibilities such as the payment of my children's medical care at the clinic."

It was also identified that the major thing that 20 percent (18) of the respondents used their LEAP money for was to pay for their children's school fees. One of these respondents stated that: "There is no other person who assists me in caring for these children so I use the LEAP money to pay for their school fees so that they can grow to get better jobs to do." Another respondent specified that, "I could see that using the money to pay for the school fees of the orphans I am caring for will be better, that was why I used it in that way. This has helped to keep them in school for the whole academic year." Handa et al. [32] identified that the effective implementation of LEAP helps to reduce poverty by way of raising capital for various economic activities such as petty trading. Similarly, Korboe [33] also found in his research that the LEAP program had helped to enroll children in the primary school, pay their fees, and had improved on their attendance in class.

3.3 Responses from the LEAP Officials at the Ga East Municipality

Interview sessions were held with the officials of the LEAP program at the Ga East Municipal

Assembly and they declared that the program had been designed to benefit the vulnerable in the society and those who are most in need of basic things such as shelter, food, clothing, and health care. These people were targeted and were registered. Most of them live with other family members who also get some benefits from the money that they receive. The three officials indicated that the beneficiaries were selected in such a way that every community within the municipality had some people who were registered for the program. In all, the program had captured more than 1,700 individuals from 207 households in the municipality onto the LEAP program. The criteria that they use include the consideration of their poor conditions, the lack of dependable relatives to care for them and the age of the person. In other situations, they look at the number of children that the person is taking care of and if the children are his/her own or some of them are orphans. They also indicated that the beneficiaries used to be engaged in discussions from time to time to know their concerns and difficulties so that the program

could be made more effective in alleviating their plight.

4. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

4.1 Summary

Social interventions like LEAP deals with the absolute deprivation and vulnerabilities of the poorest in the society. The need to curb such a situation in a state is often governed by the response from governmental, non-governmental, or a combination of institutions from both sectors. The implementation of LEAP is to reduce the incidence and severity of poverty among a section of the populace. This study was conducted in the Ga East Municipality to identify the effectiveness of LEAP and how it had changed the conditions of its beneficiaries. This involved 90 persons from beneficiary households. These beneficiaries were engaged in series of interviews to ascertain the extent of the impact of the program in their lives and it was identified that it had helped them improve on the living conditions to some extent.

4.2 Conclusions

1. Explore the determining factors in selecting the beneficiary households.
 - i. Majority (73.3%) of the respondents were females and this indicate that the beneficiaries of LEAP within the municipality were female dominated.
 - ii. Most (60%) of the respondents were found to be 48 years and above.
2. Examine the socio-economic conditions of the beneficiary households before registering under the program.
 - i. It was observed that the LEAP program for the 90 respondents benefited more than 50 other close relatives in their households. This shows the extent of the impact of LEAP for its beneficiaries in the Ga East Municipality.
 - ii. It was also identified that majority (73.3%) of the respondents had benefited from the program for 3 or more years.
3. Explore the frequency of remittances of the benefits
 - i. It came out that the payment of the LEAP transfers was regular for 86.7% of

- the respondents which showed that it was effectively managed for the recipients.
4. Examine how the beneficiaries in the Ga East municipality use the moneys they receive from LEAP.
 - i. The study observed that some (33.3%) of the respondents used their monies in viable economic activities such as petty trading which helped them to gain other incomes to take care of other responsibilities.
 5. Examine the specific benefits the beneficiary households derive from the remittances
 - i. It was identified that majority (80%) of the respondents expressed that the LEAP money had effectively moved them out of their previous state of poverty to a level that they can take good care of themselves without depending on any other relative or person.
 6. Explore the challenges that the beneficiaries of LEAP face in the Ga East municipality.
 - i. The major challenge for 80% of the respondents was the inadequate amounts that were transferred to them.

4.3 Recommendations

With regards to the findings of the study, the following are recommended:

- i. The officials of LEAP at the Municipal level should ensure that the beneficiaries get the information of their payment dates in time and subsequently get their LEAP money at the right time without any delay. This will help to improve on the effectiveness of the program.
- ii. More officials should be assigned for the disbursement of the moneys at the pay-points for the beneficiaries. This will help to prevent the undue delays and queues that the beneficiaries experience.
- iii. Other pro-poor policies such as the health insurance scheme should be strengthened to register the LEAP beneficiaries so that a significant proportion of them will not need to spend the entire transferred amount on medications. This can help beneficiaries to assess other basic needs with the money that they now use on medication.

- iv. It is also recommended that the government, in collaboration with the officials at the Municipal Assembly, should do more to target other poor people within the municipality so that they can also enjoy the benefits of LEAP. This will help to change the poor conditions of more vulnerable individuals in the country.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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