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Report No: PAD4393

INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT APPRAISAL DOCUMENT

ON A

PROPOSED CREDIT

IN THE AMOUNT OF  
US\$100.0 MILLION

TO THE

REPUBLIC OF GHANA

FOR THE

GHANA PRODUCTIVE SAFETY NET PROJECT 2

March 08, 2021

Social Protection and Jobs Global Practice  
Western and Central Africa Region

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## CURRENCY EQUIVALENTS

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(Exchange Rate Effective February 28, 2021)

Currency Unit = Ghanaian Cedi (GHS)

GHS 5.729 = US\$1

## FISCAL YEAR

January 1 – December 31

## ABBREVIATIONS AND ACRONYMS

ATM	Automated Teller Machine
AWPB	Annual Work Plan and Budget
CAP	Coronavirus Alleviation Program
CARES	COVID-19 Alleviation and Revitalization of Enterprises Support
CCMI	Climate Change Mitigation Intervention
CERC	Contingent Emergency Response Component
CLASS	Complementary Livelihood and Asset Support Scheme
COVID-19	Coronavirus Disease 2019
CPF	Country Partnership Framework
DAs	District Assemblies
EPRP	Emergency Preparedness and Response Plan
ESCP	Environmental and Social Commitment Plan
ESF	Environmental and Social Framework
ESHS	Environment, Social, Health and Safety
ESIA	Environmental and Social Impact Assessment
ESMF	Environmental and Social Management Framework
ESMP	Environmental and Social Management Plan
EU	European Union
FM	Financial Management
FMC	Facility Management Committee
FMM	Financial Management Manual
FMS	Financial Management Specialist
FSP	Financial Service Provider
GBV	Gender-based Violence
GDP	Gross Domestic Product
GHIPSS	Ghana Interbank Payment and Settlement Systems
GIFMIS	Ghana's Integrated Financial Management Information System
GLSS	Ghana Living Standards Survey
GNHR	Ghana National Household Registry
GoG	Government of Ghana
GPSNP	Ghana Productive Safety Net Project
GRM	Grievance Redress Mechanism

GRS	Grievance Redress Service
GSFP	Ghana School Feeding Program
GSOP	Ghana Social Opportunities Project
GSS	Ghana Statistical Service
IA	Implementing Agency
IAU	Internal Audit Unit
ICT	Information and Communication Technology
IEG	Independent Evaluation Group
IFC	International Finance Corporation
IFR	Interim Financial Report
IGA	Income-generating Activity
ILO	International Labour Organization
IMF	International Monetary Fund
IPF	Investment Project Financing
ISSER	Institute of Social, Statistical and Economic Research
LEAP	Livelihood Empowerment Against Poverty
LIPW	Labor-intensive Public Works
LIUCs	Low-income Urban Communities
LMS	LEAP Management Secretariat
M&E	Monitoring and Evaluation
MDAs	Ministries, Departments and Agencies
MESTI	Ministry of Environment, Science, Technology and Innovation
MIS	Management Information System
MLGDRD	Ministry of Local Government, Decentralization, and Rural Development
MMAAs	Metropolitan and Municipal Assemblies
MMDAs	Metropolitan, Municipal, and District Assemblies
MoF	Ministry of Finance
MoGCSP	Ministry of Gender, Children, and Social Protection
MPA	Multiphase Programmatic Approach
MTDP	Medium-term Development Plan
NADMO	National Disaster Management Organization
NGO	Nongovernmental Organization
NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme
OVC	Orphans and Vulnerable Children
PAD	Project Appraisal Document
PBC	Performance-based Condition
PCU	Project Coordinating Unit
PDO	Project Development Objective
PFM	Public Financial Management
PI	Productive Inclusion
PMT	Proxy Means Test
POC	Project Oversight Committee
POM	Project Operational Manual
PPP	Purchasing Power Parity
PPSD	Project Procurement Strategy for Development

PRAMS	Procurement Risk Assessment and Management System
PTC	Project Technical Committee
PWP	Public Works Program
RAP	Resettlement Action Plan
RCC	Regional Coordinating Council
RDCU	Rural Development Coordinating Unit
RPF	Resettlement Policy Framework
SASPP	Sahel Adaptive Social Protection Program
SCD	Systematic Country Diagnostic
SEA	Sexual Exploitation and Abuse
SEP	Stakeholder Engagement Plan
SH	Sexual Harassment
SMEs	Small and Medium Enterprises
SoE	Statement of Expense
SORT	Systematic Operations Risk-Rating Tool
SPD	Social Protection Directorate
STEP	Systematic Tracking of Exchanges in Procurement
SWCES	Single Window Citizen Engagement Service
TAB	Transparency and Accountability Board
TOR	Terms of Reference
TTL	Task Team Leader
TUP	Targeting the Ultra Poor
UN	United Nations
UK FCDO	United Kingdom Foreign, Commonwealth, and Development Office
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VSLA	Village Savings and Loans Association
WBG	World Bank Group

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**The World Bank**

Ghana Productive Safety Net Project 2 (P175588)

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## DATASHEET

### BASIC INFORMATION

Country(ies)	Project Name	
Ghana	Ghana Productive Safety Net Project 2	
Project ID	Financing Instrument	Environmental and Social Risk Classification
P175588	Investment Project Financing	Moderate

### Financing & Implementation Modalities

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input checked="" type="checkbox"/> Contingent Emergency Response Component (CERC)
<input type="checkbox"/> Series of Projects (SOP)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Performance-Based Conditions (PBCs)	<input type="checkbox"/> Small State(s)
<input type="checkbox"/> Financial Intermediaries (FI)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Project-Based Guarantee	<input type="checkbox"/> Conflict
<input type="checkbox"/> Deferred Drawdown	<input type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	<input type="checkbox"/> Hands-on Enhanced Implementation Support (HEIS)

Expected Approval Date	Expected Closing Date
30-Mar-2021	31-Dec-2025

Bank/IFC Collaboration

No

### Proposed Development Objective(s)

To expand and enhance social safety nets that improve the incomes and productivity of the poor in Ghana

### Components

Component Name	Cost (US\$, millions)



Productive Inclusion Program	15.00
Labor-Intensive Public Works Program	28.00
Livelihood Empowerment Against Poverty Cash Transfers Program	177.00
Social Protection System Strengthening	29.00
Project Management, Coordination, and Institutional Strengthening	8.00
Contingent Emergency Response Component	0.00

### Organizations

Borrower:	Republic of Ghana Ministry of Finance
Implementing Agency:	Ministry of Gender Children and Social Protection (MoGCSP) Ministry of Local Government, Decentralization and Rural Development (MLGDRD)

### PROJECT FINANCING DATA (US\$, Millions)

#### SUMMARY

Total Project Cost	257.00
Total Financing	257.00
of which IBRD/IDA	100.00
Financing Gap	0.00

#### DETAILS

##### World Bank Group Financing

International Development Association (IDA)	100.00
IDA Credit	100.00

##### Non-World Bank Group Financing

Counterpart Funding	157.00
Borrower/Recipient	157.00



## IDA Resources (in US\$, Millions)

	Credit Amount	Grant Amount	Guarantee Amount	Total Amount
Ghana	100.00	0.00	0.00	100.00
National PBA	100.00	0.00	0.00	100.00
<b>Total</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>

## INSTITUTIONAL DATA

## Practice Area (Lead)

Social Protection &amp; Jobs

## Contributing Practice Areas

Agriculture and Food, Finance, Competitiveness and Innovation, Urban, Resilience and Land, Water

## Climate Change and Disaster Screening

This operation has been screened for short and long-term climate change and disaster risks

## SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Moderate
2. Macroeconomic	● Substantial
3. Sector Strategies and Policies	● Moderate
4. Technical Design of Project or Program	● Moderate
5. Institutional Capacity for Implementation and Sustainability	● Substantial
6. Fiduciary	● Moderate
7. Environment and Social	● Moderate
8. Stakeholders	● Low
9. Other	
10. Overall	● Moderate



## COMPLIANCE

### Policy

Does the project depart from the CPF in content or in other significant respects?

[ ] Yes    [✓] No

Does the project require any waivers of Bank policies?

[ ] Yes    [✓] No

### Environmental and Social Standards Relevance Given its Context at the Time of Appraisal

E & S Standards	Relevance
Assessment and Management of Environmental and Social Risks and Impacts	Relevant
Stakeholder Engagement and Information Disclosure	Relevant
Labor and Working Conditions	Relevant
Resource Efficiency and Pollution Prevention and Management	Relevant
Community Health and Safety	Relevant
Land Acquisition, Restrictions on Land Use and Involuntary Resettlement	Relevant
Biodiversity Conservation and Sustainable Management of Living Natural Resources	Relevant
Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities	Not Currently Relevant
Cultural Heritage	Relevant
Financial Intermediaries	Not Currently Relevant

**NOTE:** For further information regarding the World Bank's due diligence assessment of the Project's potential environmental and social risks and impacts, please refer to the Project's Appraisal Environmental and Social Review Summary (ESRS).

### Legal Covenants

**Sections and Description****Financing Agreement, Schedule 2:**

Section I. A. 4. The Recipient shall maintain, at all times during the implementation of the Project, a Project Oversight Committee (POC) with a mandate, composition and resources satisfactory to the Association. To this end, the POC shall be responsible for: (a) providing guidance on strategic, policy and implementation issues; (b) coordinating activities of ministries, agencies and other stakeholders involved in Project implementation; and (c) assessing progress towards achieving the Project's objectives and taking all necessary corrective action.

**Sections and Description**

Section I. A. 5. The Recipient shall maintain, at all times during the implementation of the Project, a Technical Committee responsible for providing technical guidance to the Project, chaired by the Chief Directors of MLGDRD and MoGCSP or their representatives, and comprising of ministries participating in the sector, the directors of the RDCU and the Social Protection Directorate.

**Sections and Description**

Section I. B. 1. The Recipient shall, through MoGCSP and MLGDRD, carry out the Project in accordance with the provisions of the Project Operational Manual (POM) referred to in Section 4.01 of this Agreement.

**Sections and Description**

Section IV. A. The Recipient shall ensure that the Financing shall be used exclusively for the financing of activities detailed in Schedule 2 of the Project and no portion of the Financing shall be used for any applicable expenditure under the Project, if such expenditure was already made under the Complementary Funding Agreements to finance the Complementary Project.

**Conditions**

Type	Description
Effectiveness	<p>Financing Agreement, Article IV, 4.01:</p> <p>The Additional Condition of Effectiveness consists of the following, namely that the Recipient has updated the Project Operations Manual in a manner satisfactory to the Association.</p>



## I. STRATEGIC CONTEXT

### A. Country Context

1. The Republic of Ghana, with a population of about 30.4 million, is classified as a lower-middle-income country with a per capita income of US\$5,413 (in 2017 purchasing power parity [PPP] dollars) in 2019. The country's per capita income grew by an average of 1.5 percent per year between 1990 and 1999, by 2.8 percent per year between 2000 and 2009, and by 4.3 percent between 2010 and 2019 (peaking at 11.3 percent in 2011). Ghana's economic growth performance during the 2000s is mainly attributed to the sharp increase in prices for its main commodity exports, cocoa and gold, and the start of commercial oil and gas production in 2011.<sup>1</sup>
2. The country's favorable economic growth performance has been accompanied by a substantial reduction in the prevalence of poverty. Based on the national food poverty line, the extreme poverty rate fell from 36 percent in 1991/92 to 16.5 percent in 2005/06 to 8.4 percent in 2012/13, allowing Ghana to meet the United Nations (UN) Millennium Development Goal of halving poverty by 2015. In 2016/17, measured using the international poverty line of US\$1.90 per day per person in 2011 PPP dollars, Ghana's poverty rate was 13.6 percent. This level of poverty is substantially lower than the average level for Sub-Saharan Africa. It is also lower than the average for lower-middle-income countries.<sup>2</sup>
3. Measured using the country's official poverty lines, Ghana's overall poverty rate in 2016/17 was 23.4 percent, whereas its extreme poverty rate was 8.2 percent. These rates translate to 6.8 million poor individuals, of which 2.4 million individuals are extreme poor. Poverty rates have changed little from 2012/13 to 2016/17. As a result, with population growth, the number of poor in Ghana grew by 400,000 individuals (while the number of extreme poor grew by 200,000 individuals) between 2012/13 and 2016/17.<sup>3</sup>
4. Poverty levels differ markedly across areas within Ghana, with substantially higher rates in rural areas than in urban areas. In 2016/17, the overall poverty rate in rural areas was 39.5 percent, five times higher than the corresponding rate in urban areas, at 7.8 percent. Extreme poverty was 15.6 percent in rural areas, while it was just 1 percent in urban areas. Overall and extreme poverty rates in 2016/17 were also markedly higher in the administrative regions of Volta, Upper East, Northern,<sup>4</sup> and Upper West than in other parts of the country. These high-poverty-incidence regions are situated in the northern and eastern parts of Ghana. In 2016/17, among Ghana's various ecological zones, about 50 percent of the poor resided in rural savannah areas, while another 25 percent of the poor resided in rural forest areas.<sup>5</sup>

<sup>1</sup> All statistics in the paragraph have been obtained from World Bank (2018) and World Bank (2020).

<sup>2</sup> All statistics in the paragraph have been obtained from World Bank (2018) and World Bank (2020).

<sup>3</sup> All statistics in the paragraph have been obtained from Ghana Statistical Service (GSS) (2018).

<sup>4</sup> In 2018, Northern was divided into three regions, Northern, North East, and Savannah, and Volta was divided into two regions, Oti and Volta.

<sup>5</sup> All statistics in the paragraph have been obtained from GSS (2018).



5. The effects of climate change are significant in Ghana, particularly in the five regions which are situated within the northern Guinea and Savannah ecological zones.<sup>6</sup> The region, which is typically hotter and drier than the rest of the country now faces extreme weather, dramatic declines in rainfall over the years, seasonal flooding, and droughts. Vulnerability of crop production to drought is also highest in these regions because farming is highly reliant on rain-fed agriculture which reduces adaptive capacity.<sup>7</sup>

6. As a result, most extremely poor households in Ghana reside in the Guinea and Sudan Savannah agro-ecological zones, with approximately 60 percent of key safety net program beneficiaries (Livelihood Empowerment Against Poverty [LEAP], Labor-intensive Public Works (LIPW), and Productive Inclusion [PI]) located in these areas. Furthermore, spatial patterns of where infrastructure, services, and markets are lacking show strong overlap with the spatial patterns of where poverty levels are high, suggesting that these factors may be constraining households from achieving sufficiently high incomes to escape poverty.<sup>8</sup>

7. The urgency to address this situation is underscored by the Notre Dame Global Adaptation Index, which ranks Ghana as the 70th most vulnerable country and the 74th least-ready country to deal with climate change effects.<sup>9</sup> As such, tailored policy instruments and projects that comprehensively address the threats posed by climate change are required. In Ghana, this multifaceted, integrated approach to mitigating climate change would be guided by the National Climate Change Policy. Furthermore, various initiatives and programs, including the safety net programs<sup>10</sup> in alignment with those proposed under Ghana Productive Safety Net Project 2 (GPSNP 2), could strengthen climate change adaptation and ultimately improve the welfare of the poor and vulnerable, increase their food security, and boost their resilience to shocks.

8. Poverty is also strongly associated with lower investments in nutrition, health, and education and hence lower human capital outcomes in Ghana.<sup>11</sup> In Ghana, the productivity as a future worker of a child born today in the richest 20 percent of households is 50 percent, while it is 43 percent for a child born in the poorest 20 percent.<sup>12</sup> In 2016/17, the shares of poor women and men were roughly similar.<sup>13</sup> In

<sup>6</sup> Government of Ghana MESTI (Ministry of Environment, Science, Technology and Innovation). 2012. "National Climate Change Policy."

<sup>7</sup> Antwi-Agyei, Philip, Evan DG Fraser, Andrew J Dougill, Lindsay C Stringer, and Elisabeth Simelton. 2012. "Mapping the Vulnerability of Crop Production to Drought in Ghana using Rainfall, Yield, and Socioeconomic Data." *Applied Geography* 32 (2): 324–334.

World Bank 2018. *The World Bank's Systematic Country Diagnostic (SCD) for Ghana*.

<sup>8</sup> World Bank 2018.

<sup>9</sup> Notre Dame Global Adaptation Initiative (GAIN) index (<https://gain.nd.edu/our-work/country-index/>) and the Ghana data (<https://gain-new.crc.nd.edu/country/ghana>).

<sup>10</sup> World Bank. 2020. *Building Resilience to Climate Change: The Contribution of Social Protection and Jobs Instruments*. <https://worldbankgroup.sharepoint.com/sites/Climate/Knowledge%20Base/SPJ%20and%20Climate%20Change%20Stylized%20Overview.pdf>.

<sup>11</sup> World Bank 2018, 2020.

<sup>12</sup> World Bank 2018, 2020. These statistics are based on the World Bank's Human Capital Project (HCP) highlights the contribution of human capital to productivity. Specifically, the HCP's Human Capital Index (HCI) estimates the amount of human capital that a child born today can expect to attain by age 18, given the risks of poor health and poor education that prevail in the country where she lives.

<sup>13</sup> In 2016/17, the poverty rate was higher in male-headed households than in female-headed households (26 percent for male-headed households versus 18 percent for female-headed households).



016/17, the disability rate was 1.2 percent among poor individuals, while it was 0.9 percent among non-poor individuals.<sup>14</sup>

9. The poor fare worse than the non-poor in their observed productive endowments. In 2016/17, while the poor and non-poor had similar employment rates, compared to the non-poor, the poor were 30 percentage points less likely to be literate or numerate and had, on average, 2.2 fewer years of education.

10. In recent years, the pace of poverty reduction has slowed in Ghana, and the association between economic growth and poverty reduction has weakened. Even here, there are sharp subnational differences in the slowdown. Poverty reduction in recent years has been strongest in the Greater Accra region. The recent pace of poverty reduction outside of Greater Accra has generally been much slower, and some ecological zones and administrative regions—many with the highest rates of poverty in the country—have in fact seen virtually stagnant, or even rising, poverty rates.<sup>15</sup>

11. The coronavirus disease 2019 (COVID-19) pandemic and accompanying global economic crisis serves as a major setback to Ghana's prospects for further reductions in poverty. In October 2019, the International Monetary Fund (IMF) had forecast real gross domestic product (GDP) growth of 5.6 percent for Ghana in 2020.<sup>16</sup> In October 2020, owing to the pandemic, the IMF lowered its forecast for 2020 to 0.9 percent.<sup>17</sup> A telephone-based national survey of sample households conducted in June 2020 confirms that Ghanaians have suffered widespread and acute economic distress amid the pandemic.<sup>18</sup> A majority of respondents said they had experienced a loss in income since mid-March 2020 when the Government began to introduce restrictions to control the local spread of infection. Those who received self-employment income were more likely to report a loss in income than those who received wage earnings. Those who received remittances or other private transfers were more likely to report a loss in income than those who received cash or in-kind assistance from the Government or nongovernmental organizations (NGOs).

12. In terms of how households were affected by the pandemic, 75–77 percent reported that they were severely affected by the suspension of schooling or by an increase in food prices, while 37–44 percent said they were severely affected by an increase in the price of nonfood goods and services or by a fall in the price of outputs. In addition, 23–25 percent reported that they were severely affected by business failure or loss of employment.<sup>19</sup> Only 1–5 percent of households had received any formal assistance, such as from the Government, NGOs, employers, or insurance.

13. Ghana's economy was showing early signs of recovery at the end of 2020, on the back of strong performance in the agriculture, manufacturing, and tradable services sectors. COVID-19-related pressure

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<sup>14</sup> World Bank estimates are based on Ghana Living Standards Survey (GLSS) 2016/17 data. A person is defined as disabled if s/he reports a disability which is fully limiting. Response options in the GLSS for disability type comprise intellectual, sensory, mental, physical, or other.

<sup>15</sup> GSS 2018; World Bank 2018, 2020.

<sup>16</sup> IMF 2019.

<sup>17</sup> IMF 2020. The actual real GDP figure for 2020 is yet to be released by the Government.

<sup>18</sup> GSS 2020.

<sup>19</sup> Households can report multiple ways they were affected.



on food prices has eased, and inflation is expected to return to its target range in 2021 as supply chain disruptions ease.

## B. Sectoral and Institutional Context

14. Over the 2000s, the Government of Ghana (GoG), with international development partners' assistance, has progressively introduced, expanded, and strengthened social protection programs targeted at the poor and vulnerable. Its main social protection programs comprise (a) the LEAP cash transfer program; (b) the LIPW program; (c) the Ghana School Feeding Program (GSFP); (d) the National Health Insurance Scheme (NHIS); and (e) the Education Capitation Grant. More recently, the Government has introduced a PI program.

15. In 2013, the Ministry of Gender, Children, and Social Protection (MoGCSP) was established, with the mandate to coordinate social protection programming. In 2015, the Government approved the National Social Protection Policy, which sets the vision and guides efforts in the sector, including increased financing and harmonization of programs and increased coordination across government ministries and agencies involved in the sector, including the MoGCSP; the Ministry of Local Government, Decentralization, and Rural Development (MLGDRD);<sup>20</sup> Ministry of Education; the National Health Insurance Authority (NHIA); and Metropolitan, Municipal, and District Assemblies (MMDAs). The Government's National Employment Policy 2015 and the National LIPW Policy 2016 also provide guidance around supporting job creation programs, accelerated poverty reduction interventions, and sustainable local economic development initiatives.<sup>21</sup>

16. The Government has also introduced several system-level reforms and innovations to strengthen program delivery performance. Central among them are the continued rollout of the Ghana National Household Registry (GNHR), Ghana's national social registry; digital benefit payment systems; digital program management information systems (MISs) covering the full program delivery chain; and the rollout of an integrated unified citizen engagement and grievance redress mechanism (GRM), called the Single Window Citizen Engagement Service (SWCES). These reforms and innovations have improved program implementation performance, including transparency and integrity. The Government has also focused on building the institutional capacity of its main institutions for implementing and monitoring social protection. Apart from investments at the national level in the MoGCSP, MLGDRD, and other relevant Ministries, Departments and Agencies (MDAs), support has also included a stronger emphasis on strengthening systems and capacity building at the regional, district, and community levels to promote sustainability of programming upon project completion.

17. These improvements have been supported by various World Bank projects. Specifically, the US\$139 million Ghana Social Opportunities Project (GSOP) (P115247), which was implemented between 2010 and 2018, supported the Government in administering and strengthening the LEAP, LIPW, and pilot PI programs. GSOP was rated by the Independent Evaluation Group (IEG) as either Satisfactory or

<sup>20</sup> Formerly the Ministry of Local Government and Rural Development.

<sup>21</sup> Ghana Ministry of Employment and Labor Relations 2015, 2016.



Substantial across all dimensions examined.<sup>22</sup> The Ghana Productive Safety Net Project (GPSNP-P164603), which is currently under implementation, builds on the efforts under GSOP.

18. The GPSNP, an Investment Project Financing (IPF) operation of US\$60 million, became effective in June 2019. The GPSNP supports the Government in strengthening its social safety net system toward improving the welfare and productivity of the poor. The GPSNP is also supported by the United Kingdom Foreign, Commonwealth, and Development Office (UK FCDO) through a Recipient- and Bank-Executed Trust Fund grant of GBP 21 million.<sup>23</sup> The project comprises four main components: (1) a PI Program; (2) the LIPW Program; (3) the LEAP Cash Transfers Program; and (4) Social Protection System Strengthening. The GPSNP support to the Government has been coordinated with other international development partners, including the European Union (EU), the United Nations Children's Fund (UNICEF), and the United States Agency for International Development (USAID).

19. In response to the COVID-19 pandemic, the GPSNP was restructured in August 2020 to intensify the Government's social safety net response to the domestic adverse effects associated with the pandemic. Specifically, under this restructuring, funds were reallocated to allow for emergency cash transfers to existing 335,000 LEAP program households and to 125,000 new, additional extremely poor individuals. In May 2020, Government doubled the regular transfer amounts to LEAP households, and as of February 2021, is in the process of providing temporary cash transfers to an additional 125,000 extreme poor individuals. The GPSNP also supported accelerated and emergency GNHR data collection and ratcheted up GRM services through the SWCES. The project also developed and implemented an information, communication, and engagement strategy in relation to the COVID-19 pandemic for social safety net program households and communities. As of February 2021, the GPSNP has disbursed US\$49.7 million and expects to exhaust its financing by March 2022.

#### **Key Highlights of Ghana Social Protection Programs and Systems**

For over a decade, the GoG has demonstrated consistent commitment to building the social protection sector. These investments have yielded both program-specific and sector-wide achievements, as highlighted below:

- ***LEAP Cash Transfer program:*** LEAP grew from around 40,000 households in 2010 to 335,000 households in 2021. Improvements in the delivery system have resulted in the program reaching poor populations (in 2016/17, 74 percent of beneficiaries were either extreme or moderate poor). Furthermore, between 2010 and 2016, the program increased consumption among beneficiaries by 67 percent, increased the share of households with at least one member registered in the NHIS from 42 percent to 77 percent of households, improved some of the housing conditions of beneficiaries, and increased access to clean water.
- ***Labor Intensive Public Works:*** The LIPW program commenced in 2010 and has since supported over 200,000 unskilled beneficiaries with income-earning opportunities. In addition to providing incomes during agricultural-off seasons, the assets created have improved the wellbeing of communities and have responded directly to the risks posed by climate change by providing more regular access to water and afforesting.
- ***Productive Inclusion:*** Drawing on international evidence that shows that the impacts of cash transfers can be amplified when complemented with the provision of training, productive grants and coaching to beneficiaries,

<sup>22</sup> IEG Review Team 2019.

<sup>23</sup> Formerly, the United Kingdom Department for International Development (UK DFID).



Ghana initiated a pilot PI initiative which reached 7,200 beneficiaries (80 percent of which were women) and yielded the same in number of new or improved microenterprises in the Upper East region.

- **Ghana National Household Registry:** The Government has introduced several reforms to improve efficiency within the SP sector. Central to these reforms has been the launch of the GNHR, which has collected data on over 800,000 households in the Upper West, Upper East, Northern, Savannah, and North East regions (the poorest regions) to enable their selection into a range of SP programs.
- **Single Window Citizen Engagement Service System:** This grievance redress system, operationalized through the ‘Helpline of Hope’ Call Center has received 4,231, complaints, out of which 95 percent have been successfully resolved. During the COVID-19 pandemic, in 2020, the Call Center was instrumental in assisting Government reach poor and vulnerable individuals who required food assistance, with almost 2000 calls receive in May 2020 during the lock down in selected areas in Ghana.

20. **Productive Inclusion program.** To enhance the income-generating potential of the poor and vulnerable, a PI program was piloted in 2017 and 2018 under GSOP in some of the poorest districts in the Upper East region. It provided training in life skills, business management skills, specific microenterprise development skills, as well as mentoring and coaching. It also provided micro-enterprise cash grants amounting to the Ghana cedi equivalent of US\$200 (provided in tranches after beneficiaries completed the full set of training). The pilot program reached 7,200 beneficiaries, compared to an original target of 3,150 beneficiaries; 80 percent of beneficiaries were women, compared to an original target of 50 percent.

21. An independent beneficiary assessment and performance evaluation was conducted at the end of the project.<sup>24</sup> The evaluation highlighted some positive results of the pilot program including (i) 74.8 percent of beneficiaries sampled were of working age and would be able to maintain their microenterprises over a longer period of time, thereby possibly yielding longer benefits to the household; (ii) 68.7 percent of beneficiaries stated that they have ready markets or target customers through their friends and family members, for the produce from their various enterprises; and (iii) 97 percent of beneficiaries expressed satisfaction with the program. Additionally, at project closure, monitoring data indicated that approximately 94 percent of beneficiaries were still actively implementing their microenterprises.<sup>25</sup> As of March 2021, a tracer survey of sample pilot PI program beneficiaries and communities under GSOP is being fielded.

22. Under the GPSNP, the PI program, named Complementary Livelihood and Asset Support Scheme (CLASS), is being scaled up to reach 18,000 poor households in five regions in the north of Ghana, incorporating measures to improve program implementation based on lessons learned from GSOP. A subcomponent of PI related to agriculture also supports agricultural Income Generating Activities through linkages to government agricultural projects and services, including government interventions supported by the Ghana Commercial Agriculture Project (P162525).

<sup>24</sup> A Beneficiary assessment and Performance Evaluation (BAPE) was conducted by Soman Consult Ltd. in four of the six districts of the project to assess beneficiary satisfaction and the performance of the project. The Final Report was issued in August 2018.

<sup>25</sup> JSDF Pilot program Project Monitoring Report, August 2018.



23. **Labor Intensive Public Works program.** Initiated in 2011, the LIPW offers temporary wage-earning opportunities during the agricultural off-season to poor households. In so doing, it supports the creation, rehabilitation, and maintenance of public or community assets. Typical public works activities (referred to as ‘sub-projects’) relate to rural feeder and access roads, basic water infrastructure (small earth dams and dugouts), and environmental degradation and climate change mitigation activities (reforestation and afforestation, catchment and watershed protection, and biodiversity conservation), collectively determined by district assemblies (DAs) and communities, and consistent with the DAs’ Medium-term Development Plans (MTDPs).

24. LIPW is targeted at districts and communities with the highest poverty levels. Within selected communities, individuals self-select and register for the program. At least 60 percent of participants are expected to be women, achieved through community sensitization, outreach, conductive work activities, working conditions and hours, and amenities. LIPW participants can work a maximum 90 days per year (six hours per day) during the agriculture off-season, for up to two consecutive seasons. LIPW wages are pegged at the national daily minimum wage. In 2020, LIPW supported 33,952 households (exceeding the target of 30,000 households) in 80 districts, mainly in northern Ghana with 62 percent of participants being women.

25. **Livelihood Empowerment Against Poverty program.** Initiated in 2008, the LEAP cash transfer program aims to smoothen consumption for poor households through the provision of unconditional cash transfers and human capital-related interventions. Originally, the program used geographic and categorical targeting to identify beneficiary households.<sup>26</sup> These forms of targeting have been supplemented by proxy-means test (PMT)-based targeting, applied after categorical targeting. Benefits are distributed every two months, through payment points in or near LEAP communities. Benefits can also be collected from local branches of partnering financial institutions or through automated teller machines (ATMs).

26. The program currently reaches 335,000 poor households across the 16 regions of the country. The average benefit level as a proportion of total consumption of LEAP households was 12.8 percent in 2016/17, lower than the proportions typically observed in cash transfer programs in other countries that have been documented to have had sizeable positive impacts on welfare.<sup>27</sup> The Government has also facilitated the participation of LEAP households in the NHIS, under an ‘exemption group,’ which allows for participation in the scheme without having to pay insurance premiums.

27. Under GPSNP, work has begun towards the reassessment of LEAP beneficiaries to (i) ensure that beneficiaries who have been positively impacted by the program and no longer meet the eligibility criteria can be exited into other productive livelihood support programs and (ii) free up space for including new

<sup>26</sup> Since 2016, the program has targeted poor households with ‘eligible’ members in at least one of four categories: (a) orphans and vulnerable children (OVC)<sup>26</sup> (below age 18); (b) individuals aged 65 years or above; (c) individuals with severe disabilities; and (d) pregnant women (each pregnant woman is counted as two eligible members), mothers of children below 12 months of age, and children below 12 months of age.

<sup>27</sup> Davis and Handa 2015.

As an alternative statistic, an evaluation of LEAP found that the average benefit level in 2016 as a share of total consumption measured at baseline in 2010 among their sample LEAP households was 18.3 percent (the corresponding median benefit level was 13.3 percent) (Handa et al. 2017).



beneficiaries under LEAP. Reassessment will occur periodically to effectively link LEAP households to productive opportunities including CLASS, LIPW, as well as other government and nongovernmental programs that support economic activities in agriculture and non-agriculture.

28. **Ghana National Household Registry.** The GNHR was established in 2015 to provide data for improved targeting of social protection programs and other poverty alleviation interventions in Ghana. Through the support received from GSOP and the ongoing GPSNP, data collection has been completed in five regions in the north of the country, and the CLASS, LIPW, and LEAP programs are increasingly using these data as part of their targeting procedures. The GNHR questionnaire has undergone revisions to improve it, including to reflect the design of the updated PMT model based on Ghana Living Standards Survey (GLSS) 2016/17. The questionnaire redesign included incorporating the Washington Group's Short Set of Questions on Disability.<sup>28</sup>

29. **Single Window Citizens Engagement Service.** In 2017, under GSOP, the SWCES was launched to streamline GRMs in relation to social safety net programs and social services. SWCES provides a single contact point for citizens to file complaints, make requests, or obtain information. SWCES also includes an integrated unified case management system which allows citizens to log in, monitor, manage, and escalate their inquiries or grievances.

30. **Gender gaps.** Through its productive social safety net initiatives (PI and LIPW), the social protection sector (including GPSNP 2) aims to address shortfalls in women's participation in wage employment and in undertaking income-generating activities (IGAs) as compared to men. These shortfalls are especially pronounced among poor households. Measured in 2016/17, poor women are somewhat less likely to be self-employed than poor men (at a ratio of 9 to 10) in Ghana.<sup>29</sup> At the same time, among the poor, women have lower productive endowments than men, measured in terms of education attainment and literacy/ numeracy. In 2016/17, compared to men, women were 24 percentage points less likely to be literate, 18 percentage points less likely to be numerate, and had one fewer year of education on average. In terms of labor market participation, in 2016/17, poor women were 3.5 percentage points more likely to be employed than poor men. However, conditional on employment, poor women were much more likely to be contributing family workers than poor men. As a result, compared to poor men, poor women were 6 percentage points less likely to be wage-employed and also 6 percentage points less likely to be self-employed.<sup>30</sup> These statistics point to relative disadvantages for poor women not only in terms of participation in the labor market, but also in their returns to participation due to less gainful, productive activities stemming from lower productive endowments.

### C. Relevance to Higher Level Objectives

31. The proposed efforts under GPSNP 2 are consistent with the Government's overall vision for Ghana's development as stated in the Coordinated Programme of Economic and Social Development

<sup>28</sup> See [https://www.washingtongroup-disability.com/fileadmin/uploads/wg/Documents/Questions/Washington\\_Group\\_Questionnaire\\_\\_1\\_-\\_WG\\_Short\\_Set\\_on\\_Functioning.pdf](https://www.washingtongroup-disability.com/fileadmin/uploads/wg/Documents/Questions/Washington_Group_Questionnaire__1_-_WG_Short_Set_on_Functioning.pdf) (Accessed: February 2, 2021).

<sup>29</sup> World Bank estimates based on GLSS 2016/17 data.

<sup>30</sup> All statistics in the paragraph are World Bank estimates based on GLSS 2016/17 data.



Policies (2017–2024) and the Government's vision for Ghana's social protection sector, including productive, gainful employment for the poor, as stated in its National Social Protection Policy 2015, National Employment Policy 2015, and National LIPW Policy 2016.<sup>31</sup> The efforts are also aligned with the Government's COVID-19 relief and recovery plans, which seek to protect and restore the economic well-being of affected households, workers, and enterprises, and expand and improve the performance of government programs to achieve this.

32. GPSNP 2 contributes to all three focus areas of the World Bank's Country Partnership Framework (CPF) for Ghana, currently under preparation, which builds on the World Bank's Systematic Country Diagnostic (SCD) for Ghana.<sup>32</sup> Most particularly the project contributes to the Focus Area on *Promoting resilient development and the specific objective* to promote household and community resilience to shocks. The aims and contents of GPSNP 2 are also consistent with the World Bank's 2012–22 Social Protection and Labor Strategy: Resilience, Equity, and Opportunity; Human Capital Project; Africa Human Capital Plan: Powering Africa's Potential Through Its People; World Bank Group Gender Strategy 2016–2023: Gender Equality, Poverty Reduction, and Inclusive Growth; and Africa Region Gender Action Plan (FY18–22).<sup>33</sup> These strategies call for protecting and enhancing the incomes (non-labor and labor), consumption, and investments (including human capital investments) of the poor through extensive, effective social safety net programs. The strategies also call for a focus on gender and social inclusion in improving the lives of the poor through social safety net programs. Finally, the efforts under GPSNP 2 are consistent with the COVID-19 response strategy of the World Bank Group (WBG) as reflected in Saving Lives, Scaling-up Impact and Getting Back on Track: COVID-19 Crisis Response Approach Paper, from June 2020.<sup>34</sup> Specific adjustments have been made to the World Bank Group portfolio in Ghana to accommodate a response to COVID-19 and these are set out in annex 4.

## II. PROJECT DESCRIPTION

33. GPSNP 2 is an IPF of US\$100 million, with an expected project implementation period until December 31, 2025. It will provide needed financing and technical support for the Government's social protection plans and extends the duration of the World Bank's partnership in the sector. The design of GPSNP 2 as a new IPF allows for the better management of environmental and social risks of project activities, in line with the World Bank's Environmental and Social Framework (ESF). It also allows for the inclusion of a Contingent Emergency Response Component (CERC), which facilitates the swift reallocation of project funds in the case of a shock or crisis classified as an emergency by the Government.

<sup>31</sup> Ghana Ministry of Gender, Children, and Social Protection 2015; Ghana Ministry of Employment and Labour Relations 2015; and Ghana Ministry of Employment and Labour Relations 2016.

<sup>32</sup> World Bank 2018. The World Bank's Systematic Country Diagnostic (SCD) for Ghana identifies four pathways toward the achievement of the World Bank's twin goals of eliminating extreme poverty and boosting shared prosperity in Ghana. These pathways comprise (a) addressing inequality and vulnerability, (b) improving macroeconomic management and economic diversification, (c) increasing better-quality jobs and opportunities, and (d) strengthening governance and government effectiveness.

<sup>33</sup> World Bank (2012, 2015, 2018b, 2018c, and 2019a).

<sup>34</sup> World Bank 2020.



34. GPSNP 2 builds on the efforts of GPSNP<sup>35</sup> in five important directions: (a) expanding the extent of coverage of programs, reforming design as needed to strengthen performance and impact; (b) extending programs into urban communities<sup>36</sup> to help tackle pockets of high poverty and vulnerability that exist in these communities, adapting program design, as needed; (c) intensifying the provision of information, communication, and engagement services to safety net program beneficiaries in relation to education, health, financial well-being, gender and social inclusion; (d) building next-generation social protection systems, as relates to targeting data, monitoring and evaluation (M&E), GRM, and shock resilience and responsiveness; and (e) further strengthening local government capacity and delegation of implementation responsibilities through the decentralized governance system for efficient program implementation and sustainability.

35. Continuing the practice from the GPSNP, the programs are designed so that their coverage would overlap. For example, LEAP households are prioritized for participation in LIPW. Similarly, LIPW and LEAP households will be prioritized for participation in PI. This system is established to facilitate greater impact and ultimately greater poverty alleviation over time.

#### A. Project Development Objective

##### PDO Statement

36. The Project Development Objective (PDO) is to expand and enhance social safety nets that improve the incomes and productivity of the poor in Ghana.<sup>37</sup>

##### PDO Level Indicators

37. In line with the PDO, and corresponding to the main interventions under the project, the proposed PDO-level results indicators are as follows:

- (a) **Indicator 1:** Number of CLASS beneficiary households that start a new, or enhance an existing, IGA (number)
- (b) **Indicator 2:** Average annual earnings by LIPW participants (US\$, amount)
- (c) **Indicator 3:** Number of households that receive cash benefits from the LEAP program (number)
- (d) **Indicator 4:** Number of social protection programs that use data from the GNHR to target benefits and services to intended beneficiaries (number).

<sup>35</sup> GPSNP 2 is not additional financing for GPSNP and is not part of a series of projects<sup>35</sup>. The name GPSNP was maintained for Government internal tracking administrative purposes.

<sup>36</sup> For GPSNP 2, urban areas refer to urban settlements that fall under metropolitan and municipal assemblies (MMAs).

<sup>37</sup> In the above PDO, the term productivity refers to improvements in the assets of the poor, which includes both productive assets (such as livestock or tools, or a household enterprise) as well as human capital (such as improved nutrition and educational outcomes) that would enable these households to better meet their basic current or future needs.



38. Corporate indicators to be tracked at outcome level will include the following:

- Beneficiaries of labor market programs (number, disaggregated by female)
- Beneficiaries of social safety nets programs - Cash-for-work, food-for-work and public works (number)
- Beneficiaries of social safety net programs (number).

39. Statistics for PDO-level Results Indicators 1, 2, and 3 will be obtained from the digital MISs for the programs and the GNHR. Results from government administrative data will be triangulated based on periodic sample-based field surveys. Statistics will be broken down by location and household welfare status. Statistics for PDO-level Results Indicator 4 will be based on government reporting and analysis of program MIS and GNHR data. The programs of interest for this indicator are CLASS, LIPW, LEAP, and NHIS.

40. Improving the economic circumstances of women is key under GPSNP 2, as discussed in more detail below. Complementing the household-level information used for assessing progress on PDO-level results indicators 1, 2 and 3, the MIS' of the programs will also capture information on main individual beneficiaries in CLASS and LIPW households by gender. Additionally, the individual-level data captured in the MIS' will allow for statistics and analyses by age and disability status, among other individual characteristics.

## B. Project Components

41. The project consists of six components, as follows:

- (a) Component 1: Productive Inclusion Program (US\$15 million)
- (b) Component 2: Labor-Intensive Public Works Program (US\$28 million)
- (c) Component 3: Livelihood Empowerment Against Poverty Cash Transfers Program (US\$177 million of which US\$120 million from IDA, and US\$157 million from the Government)
- (d) Component 4: Social Protection System Strengthening (US\$29 million)
- (e) Component 5: Project Management, Coordination, and Institutional Strengthening (US\$8 million)
- (f) Component 6: Contingent Emergency Response Component (US\$0 million)

42. Components 1 to 3 represent the main social safety net programs supported by GPSNP 2. Components 4 and 5 underpin the main safety net programs by supporting the further development, operationalization, and enhanced performance of critical system-wide activities, including GNHR, SWCES, shock resilience and responsiveness, social protection M&E system, and the provision of additional services to social safety net program beneficiaries to enhance their welfare. Component 6 offers built-in flexibility to GPSNP 2 to rapidly reallocate financing to support needed relief and recovery efforts (through the Government's preexisting main, or other emergency, social safety net programs) for the poor and vulnerable in a future disaster or crisis that affects the country.

43. **Gender.** GPSNP 2 aims to preferentially support women as the direct beneficiaries of the main social safety net programs, CLASS, LIPW, and LEAP. The aim is to improve women's economic status,



capability and household welfare. The specific activities and measures which promote women's participation and returns from social safety net programs are described under each component. They will include measures that make women the majority of beneficiaries in all programs. They also include information, communication, and engagement activities under CLASS, LIPW, and LEAP to increase gender sensitivity in household decision-making, toward balancing intrahousehold decision-making. These activities will include promoting household planning/ budgeting and engaging male household members and community leaders on social norms around women's engagement in economic spheres.

44. The GPSNP 2 productive social safety net programs aim to improve engagement in gainful, productive wage-employment opportunities and IGAs by poor women compared to poor men (see section I.B for statistics on preexisting gender gaps of interest for this project). The results framework for GPSNP 2 includes an indicator on the female-male ratio of IGAs introduced through CLASS, which will take a value of at least 3 to 2 throughout the project implementation period. Note that this indicator does not stop at measuring participation in CLASS but goes further to measure running an IGA after the receipt of benefits and services. Thus, the ratio requires both successful program participation *and* successful post-program IGA operations. With an expected total coverage of 35,000 households, at least 21,000 women will be direct beneficiaries of CLASS. The results framework for GPSNP 2 also includes an indicator on the female-male ratio in wage-employment through LIPW, which will take a value of at least 3 to 2 (i.e. Over the GPSNP 2 implementation period, with an expected coverage of 60,000 LIPW households, at least 36,000 women will be direct beneficiaries). Data for measuring the gender gap indicators in relation to CLASS and LIPW will be drawn from the CLASS and LIPW MIS' and validated periodically through surveys.

### **Component 1: Productive Inclusion Program (US\$15 million)**

45. Component 1 comprises two subcomponents:

- (a) Subcomponent 1.1: Complementary Livelihood and Asset Support Scheme (US\$13 million)
- (b) Subcomponent 1.2: Linkages to Agriculture (US\$2 million)

#### *Subcomponent 1.1: Complementary Livelihood and Asset Support Scheme (CLASS)*

46. The objective of this subcomponent is to support the continuation, reform, expansion, and strengthening of CLASS, specifically, (a) expansion of CLASS coverage in poor rural communities; and (b) extension of CLASS to urban areas.<sup>38</sup> The project will finance the cost of the CLASS program benefits and services to eligible household members ages 18 - 65: (a) training on life skills; (b) training on business management and microenterprise development skills and preparation of investment plans based on an agreed template to initiate or expand their microenterprises<sup>39</sup>; (c) mentoring and coaching; (d) program administration; and (e) the costs of strengthening and reforming the program design and implementation.

<sup>38</sup> For of GPSNP 2, urban areas refer to urban settlements that fall under MMAs.

<sup>39</sup> Note that all CLASS trainings will include material on climate change adaptation and mitigation, given that the majority of beneficiaries are in areas with severe climate change vulnerability. The topic areas of all trainings will be detailed in the POM.



47. Over the implementation period of GPSNP 2, CLASS is expected to reach at least 35,000 poor households, with 25,000 in rural areas and 10,000 in urban areas.

48. Under GPSNP 2, CLASS will be adapted and extended to reach at least 10,000 poor households in urban areas. To ensure that CLASS is well-suited to the conditions, risks, and opportunities present in urban areas, CLASS design features may need to be adjusted. Preliminary formative and scoping research to conceive a viable program approach for urban areas is currently ongoing under the GPSNP.

49. The main design and implementation features of rural CLASS will be maintained and strengthened (see section I.B). The maximum startup cash grant amount will be increased to the Ghana Cedi equivalent of US\$250 per beneficiary.<sup>40</sup>

50. For rural and urban CLASS, the following key design and implementation features will be promoted: (i) both rural and urban CLASS will be offered to LEAP and LIPW beneficiaries and potentially expanded to qualifying households based on GNHR data; (ii) given that poor rural and urban areas tend to have greater exposure to drought and flood risks, the program will include training and coaching on mitigating effects of climate that could occur through the IGAs pursued by program beneficiaries, for example, trainings on improved methods of roasting shea butter or use of solid waste generated from small animal rearing as fuel for cooking; and (iii) implementing agencies (IAs) will seek to provide stronger support for linking program beneficiaries and their IGAs to input and output markets.

51. Furthermore, to attract and support CLASS participation of women and persons with disabilities, the IAs will aim to, among other things, conduct extensive and intensive targeted outreach, including leveraging, as possible, civil society and community organizations that focus on the interests of women and persons with disabilities; incorporate intentional measures in the selection processes for the program; sensitize service providers on gender-based violence (GBV) and sexual exploitation and abuse (SEA); use conducive venues and locations for the provision of services; draw on appropriate role models and appropriate case studies (success stories) in the training; adjust training materials, resources, and training timing; and customize mentorship and coaching.

52. It is expected that at least 60 percent of direct beneficiaries will be female. This minimum percentage helps as a remedial measure for the observed ratio of participation between poor women and men in wage employment opportunities in general.

53. In addition, CLASS will also extend and intensify the provision of supplementary services in CLASS communities and to CLASS households. The services will include information, communication, engagement, and facilitation activities for: (a) promoting the enrollment and continued participation of program households in NHIS; (b) improving investments in nutrition, health, and education by program households; (c) improving gender and disability inclusive program delivery; (d) improving financial awareness and inclusion of program households through their participation in literacy training, mobile money services, village savings and loans associations (VSLAs), by linking beneficiaries to rural banks and

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<sup>40</sup> Presently, the maximum grant amount under CLASS is the Ghana cedi equivalent of US\$200 per beneficiary.



rural financial institutions;<sup>41</sup> and (e) linking program households to relevant community and civil society organizations, government social services, and government development projects.

*Subcomponent 1.2: Linkages to Agriculture*

54. The objective of this subcomponent is to improve the agricultural productivity of poor households by facilitating linkages to existing agricultural programs and projects. Specifically, this subcomponent will finance the establishment of a mechanism for referring LEAP and LIPW beneficiaries, in both rural and urban areas engaging in agriculture, to key government agricultural projects to either participate in these projects or gain from inputs that are provided through them.<sup>42</sup> Additionally, building on lessons from engagement with the Ghana Commercial Agriculture Project (P162525) under the GPSNP, this subcomponent will assist in providing beneficiaries access to information from existing programs and projects, including the Ministry of Agriculture and other MDAs to improve their agricultural productivity.

55. To this end, the subcomponent will finance the provision of technical assistance to enable (a) access to information for LEAP and LIPW farmers to form farmer-based organizations; (b) facilitation of access to farm inputs and incentives either as subsidies or grants; (c) provision of agricultural extension support to beneficiaries; (d) training on ways to improve farming productivity, such as introduction of climate-smart practices; and (e) facilitating access to markets for beneficiary farm products.

56. Given that most of the LEAP and LIPW beneficiaries who have small farms are based in regions in the north of the country where there are extreme weather conditions and certain areas are prone to floods, this subcomponent will invest in training of beneficiaries on farming practices that are more resilient to weather-related shocks. The provision of agricultural extension services to beneficiaries will be essential to aiding them adapt to climate change through trainings such as locally practiced conservation agriculture, soil moisture conservation and retaining crop residues for soil fertility, among others.

57. Over the duration of the project, sensitization activities will be carried out periodically and potential beneficiaries will be allowed to opt into the activities. This effort will be detailed in the POM.

**Component 2: Labor-Intensive Public Works Program (US\$28 million)**

58. The component will support the implementation, expansion, and strengthened performance of LIPW, specifically: (a) expansion of the program in rural communities; (b) extension of the program to urban areas;<sup>43</sup> and (c) development of a strategy for increasing financing for LIPW, including through Government financing at the national level and through the budgets of MMDAs. It will also finance the cost of LIPW sub-projects (including LIPW wages for participants), program administration, and the costs of strengthening and reforming program design and implementation.

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<sup>41</sup> This effort to improve financial awareness, decision-making, and inclusion among social safety net program households will benefit from relevant activities under the Ghana Financial Sector Development Project (P161787) and behavioral design interventions by ideas42.

<sup>42</sup> These projects include Planting for Food and Jobs, Rearing for Food and Jobs, and Planting for Export and Rural Development.

<sup>43</sup> For GPSNP 2, urban areas refer to urban settlements that fall under MMAs.



59. In both rural and urban areas, key design and implementation features of the existing LIPW program will be retained (see section I.B). Under GPSNP 2, certain features will be further promoted. The component will support efforts to strengthen the performance of the LIPW MIS and the further integration of information and communication technology (ICT) solutions in the delivery chain. At least 60 percent of program participants will be women. This will be achieved through community sensitization; outreach; and conducive work activities, working conditions and hours, and amenities (such as on-site childcare services). As a result of this affirmative action measure, for most program households, women will serve as the channel for LIPW wage income into the household, potentially enhancing their economic status within the household. GPSNP 2 will retain the target percentage of women that was successfully achieved under the GPSNP. These efforts related to women will also be adapted and extended to persons with disabilities. The component will also intensify efforts to sensitize private contractors to matters related to the participation of women and persons with disabilities in the planning and implementation of LIPW works, including on GBV and SEA.

60. In addition, LIPW will extend and intensify the provision of supplementary services in program households and communities. The services will include information, communication, engagement, and facilitation activities for (a) promoting the enrollment and continued participation of program households in NHIS; (b) improving investments in nutrition, health, and education by program households; (c) improving gender and disability inclusive program delivery; (d) improving financial awareness and inclusion of program households, through their participation in literacy training, mobile money services, and VSLAs; and (e) linking program households to relevant community and civil society organizations, government social services, and government development projects.

61. Over the GPSNP 2 implementation period, the program will reach at least 45,000 poor households in rural communities.

62. Eligible LIPW sub-projects will continue to be selected from the MTDPs of DAs, under the condition that a minimum of 60 percent of the combined sub-projects' expenditure for the district will be paid as wages to LIPW beneficiaries. Communities will be engaged to validate proposals by DAs to ensure that their needs and interests are met. As a precondition for eligibility, DAs will be required to implement arrangements to maintain assets by forming Facility Management Committees (FMCs) that will assume responsibility for the monitoring and maintenance of the assets from the beginning of the sub-project. In some cases, activities may be outsourced.

63. Sub-projects will be drawn from the menu of investments presented in table 1. An estimated 85 percent of sub-projects will consist of small earth dams and dugouts and climate change mitigation interventions (CCMIs). These activities contribute directly toward efforts to mitigate the effects of climate change in rural areas. In the northern savannah areas, where the majority of sub-projects have been implemented and will continue to be implemented under GPSNP 2, climate change has increased the frequency and intensity of floods and droughts. As such, investing in small earth dams and dugouts, as well as other climate change interventions, will contribute toward ensuring regular access to water in these areas. Further, rehabilitation of feeder roads will include appropriate drainage systems which will help curb flooding in areas where they are located.

**Table 1. Menu of LIPW Sub-projects in Rural Areas**

<b>Activity</b>	<b>Description</b>
<b>Construction/ Rehabilitation and maintenance of rural feeder and access roads</b>	These assets are particularly useful for connecting remote communities to larger, commercial/urban centers. This boosts access to markets and improves labor productivity. Further, construction of basic drainage improvement structures including gutters and floodwater storage mechanisms will be carried out, which will aid in dealing with flooding and other extreme weather conditions brought about by climate change.
<b>Construction/ Rehabilitation of small earth dams and dugouts</b>	Small earth dams and dugouts are significant to improving access to irrigation and agricultural productivity in the Savannah belt of the country, where underground water sources are insufficient to provide for domestic and livestock needs during the dry season. Investing in such structures will be increasingly important as droughts become more frequent and intense as a result of climate change.
<b>Climate change mitigation interventions</b>	Afforestation and reforestation, through seedling production, cultivation of fruit trees and cash crops (such as cashew), and woodlots, on degraded communal and public land will be undertaken to mitigate climate change and support catchment and watershed protection and biodiversity conservation.

*Note:* This initial list may be expanded during the GPSNP 2 implementation period.

64. **Extension of the program to urban areas.** Over the GPSNP 2 implementation period, the program will reach at least 15,000 poor households in urban areas.

65. In urban areas, eligible sub-projects will be selected from the MTDPs of the Metropolitan and Municipality Assemblies (MMAs). The activities to be undertaken will be aimed at mitigating the effects of environmental degradation and climate change by addressing insanitary conditions, as well as improving access to water and sanitation services in the selected communities. In urban areas, a minimum of 50 percent of the combined sub-projects expenditures in each MMA will be paid as wages to LIPW beneficiaries. Selection of communities will consider various indicators including poverty level and findings from needs assessments undertaken by MMAs. Three main categories of low-income communities will be considered: (a) indigenous low-income communities; (b) Zongo communities<sup>44</sup>; and (c) migrant/urban low-income communities. The selected communities will be engaged to validate proposals by MMAs to ensure that the needs and interests of the different categories of low-income urban communities (LIUCs) are met.

66. To ensure sustainability of the assets to be provided, MMAs will also be required to show the operation, maintenance, and management strategies that will be implemented by forming FMCs. The implementation of this activity will also be undertaken with the support of relevant MDAs.

67. Sub-projects will be drawn from the menu of investments presented in table 2. The identified activities are expected to improve the environment in LIUCs, improve the socioeconomic status of beneficiaries, and mitigate the impacts of flooding which occur along the banks of water bodies, communities located in low-lying areas, and in areas where flash floods are common and have an impact

<sup>44</sup> Zongo settlements are urban low-income and slum areas in Ghana mostly densely populated by settlers from Northern Sahel areas



on the livelihoods of the poor and vulnerable. Further, the urban sub-projects will all promote climate change mitigation measures, including (a) use of renewable energy sources for boreholes; (b) use of communal recycling and composting for solid waste management, which is in line with the circular economy to reduce environmental waste; and (c) use of final effluence for co-composting. Solid waste activities will ultimately reduce plastic waste which are detrimental to the environment.

**Table 2. Menu of LIPW Sub-projects in Urban Areas<sup>a</sup>**

<b>Activity</b>	<b>Description</b>
<b>Improved water supply</b>	Provision of community standpipes and house connections (where practical) by connecting the community to the nearest water supply system in conjunction with the Low-Income Customer Support Unit of the Ghana Water Company Limited and the Community Water and Sanitation Agency. Construction of protected hand-dug wells and drilling of boreholes in peri-urban communities where there is no piped water supply.
<b>Improved sanitation facilities</b>	Provision of household toilets with associated handwashing facilities which meet the basic national standards. Innovative strategies shall be adopted in densely populated LIUCs where space constraints are a major challenge. <sup>b</sup> The household toilets will utilize climate resilient designs e.g. through biological treatment, to ensure they are friendly to the environment.
<b>Solid waste management</b>	Support to introduce basic community solid waste collection services (refuse collection) by community members. Including training in various waste reduction strategies and in re-use and recycling of different categories of waste. The project will undertake communal and household composting where feasible, and to GHG emission reduction (actual details to be included in the POM).
<b>Flood mitigation measures</b>	Where communities are flood prone, training in flood early warning systems, identification of safe havens during flooding events, construction of basic drainage improvement structures including gutters and floodwater storage mechanisms and urban greening shall be carried out.

Note: a. This initial list may be expanded during the GPSNP 2 implementation period.

b. While the provision of household toilets provides personal gain, the widespread provision of toilets in domiciles also serves as a ‘public good’ by controlling fecal contamination and the spread of disease in communities. GPSNP 2 will pilot providing this asset and lessons learned will determine the expansion of this asset.

### **Component 3: Livelihood Empowerment Against Poverty Cash Transfers Program (US\$177 million of which US\$20 million from IDA, and US\$157 million from the Government)**

68. The objective of this component is to support the continuation, expansion, and strengthening of LEAP through (a) expansion of program coverage; (b) improved targeting of the program to poor households; (c) increased benefit levels; and (d) enhancement and strengthening of the capacity of decentralized structures (including regional and MMA structures) to support the implementation of LEAP at the community level. It will finance cash transfers, program administration and operations, and the costs of strengthening and reforming program design and implementation.

69. Other important features of the program will remain and be further reinforced (see section I.B). These include transfers every two months, the use of ICT solutions across the entire delivery chain, the use of GNHR data for targeting poor households, and GRM through SWCES.



70. The Government will intensify the disability and gender inclusiveness of the program by improving outreach to poor households with persons with disabilities and poor female-headed households to facilitate their program enrollment and receipt of benefits. Within LEAP households, women will be encouraged to be the household representative to receive the cash transfers on behalf of the household.<sup>45</sup>

71. In addition, LEAP will continue to extend and intensify the provision of a range of services in LEAP households and communities to improve overall social welfare. The services include information, communication, engagement, and facilitation activities for (a) promoting the enrollment and continued participation of program households in NHIS; (b) improving access to and outreach on nutrition, health, and education services for program households; (c) improving the gender and disability sensitivity/responsiveness of program delivery; (d) improving financial awareness and inclusion for program households, through their participation in literacy training, mobile money services, and VSLAs; (e) raising awareness of program households and communities of program eligibility, entitlements, responsibilities, and GRM; (f) promoting climate-smart practices in their small holder farming and/or use of fuels for household cooking; and (g) linking program households to relevant productive activities facilitated by community and civil society organizations, government social services, and government development projects.

72. Currently, under the GPSNP, LEAP reaches 335,000 households. Over the GPSNP 2 implementation period, the program will be extended to a minimum of 350,000 households in total. A beneficiary reassessment process which has been initiated under the GPSNP will be finalized under this component. As a result of this reassessment, LEAP households assessed to be non-poor will be transitioned off LEAP and linked to other social protection and development programs, as relevant. This process will release space for new poor households to be enrolled onto LEAP, toward the minimum target.

73. LEAP will be extended to additional poor rural and urban communities.<sup>46</sup> Many of these rural and urban communities are expected to be those with high and increasing exposure to weather-related shocks (flooding and drought), exacerbated by climate change. Spatial analysis for Ghana shows a high degree of correlation between poverty levels and drought and flood risks.<sup>47</sup> The LEAP program will target climate vulnerable populations and will continue to use its systems to facilitate disbursement of funds to poor individuals in times of climate shocks (see Subcomponent 4.3 for more information on shock-responsive activities).

74. Information for identifying new communities for the program will come from the GSS and GNHR, with a high focus on populations within areas that are vulnerable to climatic shocks. Within targeted communities, additional criteria will be used to target poor households for the program, as discussed in the following paragraphs.

75. After the community-based targeting step, households are currently targeted into the program based on categorical criteria and their PMT scores relative to a pre-established cutoff. To improve the program's targeting performance, in the identification of new poor beneficiaries, the program will

<sup>45</sup> Channeling income through women can enhance women's economic status and decision-making power within households and communities.

<sup>46</sup> For GPSNP 2, urban communities refer urban settlements that fall under MMAs.

<sup>47</sup> World Bank 2018, 2020.



continue to rely on the application of PMT-based targeting alone (after the geographic- and community-based targeting steps). Data for reassessment exercises and the application of PMT-based targeting will be drawn from the GNHR. On the basis of reassessment exercises conducted with GNHR data during the project implementation period, current beneficiaries that are determined to be non-poor will be unenrolled from the program and provided with information and facilitation services to connect to relevant social services and other social protection and active labor market programs. Program eligibility reassessments and the application of the revised targeting criteria will be accompanied by an intensive information, communication, and engagement campaign. Given the strong correlation between poverty and climate shock vulnerability, improved poverty targeting will increase the effectiveness of LEAP to protect those households most at risk from climate shocks and raise their resilience.

76. Benefit amounts have been raised two times since the start of the program, in January 2012 (roughly four years after the program was initiated) and September 2015 (after roughly another three-and-a-half years). From the last revision until December 2020, LEAP benefit levels have lost 43 percent of their real value due to price inflation (based on the national consumer price index series).<sup>48</sup> Estimated using GLSS 2016/17 data, on average, LEAP benefit transfers constitute 15.1 percent of consumption among poor LEAP households, which is a lower level of adequacy than what may be optimal for producing appreciable, positive impacts on welfare and climate shock resilience.

77. This component will also support the development of a strategy to upwardly revise LEAP benefits to preserve their real value. The strategy will also include a revision of overall beneficiary targets in keeping with poverty levels and a revision of the benefit structure to reflect the change in targeting modalities.<sup>49</sup>

78. While the LEAP program delivery system is now well-developed after several years of implementation experience and learning, management of the program has remained largely centralized, albeit with significant partnership and coordination with respective MMDAs, and other actors. This component will support capacity building to ensure effective program administration, including M&E and GRM (including use of SWCES) through decentralized structures, specifically at the regional, MMDA, and community levels.

#### **Component 4: Social Protection System Strengthening (US\$29 million)**

79. Component 4 comprises four subcomponents:

- (a) Subcomponent 4.1: Ghana National Household Registry (US\$25 million)
- (b) Subcomponent 4.2: Single Window Citizen Engagement Service (US\$1 million)
- (c) Subcomponent 4.3: Social Protection System Resilience and Responsiveness to Shocks (US\$1 million)

<sup>48</sup> If the program benefit levels last revised in September 2015 were adjusted for price inflation to preserve their real value, monthly benefit levels in December 2020 (based on the national consumer price index series) would range from GHS 56 for a household with one eligible member to GHS 92 for a household with more than four eligible members. Currently, monthly benefit levels range from GHS 32 for a household with one eligible member to GHS 53 for a household with more than four eligible members.

<sup>49</sup> The current benefit structure is a function of the number of ‘eligible’ individual beneficiaries based on the categorical targeting criteria.



(d) Subcomponent 4.4: Operationalization and Maintenance of Social Protection Data Systems  
(US\$2 million)

*Subcomponent 4.1: Ghana National Household Registry*

80. Under this subcomponent, GPSNP 2 will finance (a) the continued operations of the GNHR and the further collection and updating of GNHR data; (b) the maintenance, protection, and dissemination of GNHR data; and (c) the development of a strategy toward securing sustainable financing for GNHR.

81. To date, census-based GNHR data collection through house-to-house visits has been completed in five regions (Upper West, Upper East, Northern, Savannah, and North East). Further, census-based data collection has been initiated in one additional region (Oti) and a combination of census and mobile targeting for the Central Region. GPSNP 2 will support data collection in the remaining 10 regions, through a combination of census-based collection and on-demand data provision by households visiting mobile GNHR centers. Census-based data collection will be conducted in areas with high poverty levels. This subcomponent will also support the reassessment of LEAP households using revised targeting criteria.<sup>50</sup>

82. GPSNP 2 will also support any additional revisions to the GNHR questionnaire or data collection protocols to capture relevant and reliable data, including in relation to a future updated PMT model based on the next round of the GLSS. Further this component will support updating of the GNHR questionnaire to collect climate-related information, including geographic information on populations residing in regions prone to climate disasters. This data will be useful to identifying (and supporting) potential beneficiaries for various programs, who are most prone to shocks.

83. Capacity for implementing the PMT model using GNHR data and for in-depth data analysis of GNHR data will be further strengthened in the MoGCSP.

84. GNHR data collection process will continue to leverage other government entities in the data collection process including (a) the Information Services Department and the National Commission for Civic Education to facilitate public information campaigns before and during data collection; (b) GSS, which will support structural listing and overall quality control of the data collection process; and (c) the National Identification Authority, which is rolling out a biometric ID card for every resident of the country.

85. The subcomponent will also support data usage, sharing, and dissemination, including through (a) an online data portal with an extensive set of functionalities for diverse data users; (b) public dissemination of statistics through alternative media channels to support household registration and dissemination; (c) dissemination workshops at the national and subnational levels to the Government and other external stakeholders; and (d) agreements and arrangements for sharing GNHR data and statistics with entities implementing social safety net programs and social services (including PI, LIPW, and LEAP programs), other Government and non-government organizations, development partners, and other external stakeholders. Use of GNHR data continues to be critical for identifying vulnerable beneficiaries

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<sup>50</sup> This work will be initiated under the GPSNP and finalized under GPSNP 2.



in the event of shocks (including climate-related shocks) as was the case during the peak of the COVID-19 pandemic and previous seasonal flooding in Ghana.

*Subcomponent 4.2: Single Window Citizen Engagement Service*

86. Under this subcomponent, GPSNP 2 will finance the further development, implementation, and enhanced performance of SWCES, the project's GRM.

87. The subcomponent will support ICT products and services, personnel, arrangements, and procedures for scaling the coverage of SWCES across the country. The efforts will include (a) increasing public awareness about SWCES, through general public information activities as well as customized information activities targeted at women and persons with disabilities; (b) activities (for goods, technical assistance, services) to promote the usage of SWCES by government agencies as the main mechanism for managing GRMs related to social protection programs, including GBV/SEA; (c) activities (for goods, technical assistance, services) for ensuring that all complaints and inquiries received by SWCES are managed in accordance with agreed service standards; (d) integrating fully the GRM systems of PI, LIPW, LEAP, GNHR, NHIS, and the GSFP into SWCES; and (e) operationalizing the use of SWCES and the referral system at the MMDA and community levels, including support toward building capacity as needed, to allow for effective decentralized GRM management.

*Subcomponent 4.3: Social Protection System Resilience and Responsiveness to Shocks*

88. Under this subcomponent, GPSNP 2 will finance the implementation and maintenance of arrangements and procedures to improve the resilience and responsiveness of the Government's main social safety net programs and the overall social protection system to economic and natural shocks, including weather-related shocks such as drought and flood.

89. Building on the work under the GPSNP,<sup>51</sup> efforts will include (a) developing a shock responsive mechanism for social protection programs so that they are robust to address various disaster or shock scenarios; (b) strengthening the sector's coordination for shock response, with institutions such as the Office of the Head of Local Government Service, the National Disaster Management Organization (NADMO), and the Ministry of Health, among others; (c) identifying most-likely scenarios which would require social protection response, including both slow and rapid onset emergencies, conflict spillover and economic shocks, and related overall sector protocol/ triggers for response; (d) supporting households in program communities with enrollment in alternative options for receiving cash, including mobile money services and point-of-sale centers;<sup>52</sup> (e) identifying potential options for sustainable financing for responding to shocks; and (f) designing rapidly scalable, low-cost, and safe arrangements for the collection of data for targeting interventions, for communication, monitoring, and for the provision of benefits and services, in response to a shock.

90. This subcomponent will build on lessons learned during the COVID-19 and periodic flood responses under the GPSNP to continue to use GNHR data and LEAP systems to support poor and

<sup>51</sup> As of January 2021, background research, dialogue with government entities, and work on a proposal for the development of strategy for a shock-resilient and shock-responsive social protection system have been initiated.

<sup>52</sup> This work will also strengthen payments systems for existing social protection programs.



vulnerable households when shocks occur, including due to climate change. As such, GNHR efforts under GPSNP 2 (see description of Subcomponent 4.1) will be key, as the registry can provide data for targeting households and communities in response to a shock, as well as linking with data from entities such as NADMO. Likewise, SWCES efforts supported by GPSNP 2 (see Subcomponent 4.2) are also key, as information gathered in the field through SWCES can help inform an appropriate social safety net response to shocks by the Government.

*Subcomponent 4.4: Operationalization and Maintenance of Social Protection Data Systems*

91. Under this subcomponent, GPSNP 2 will finance the completion, operationalization and maintenance of the social protection data system, which was initiated under GPSNP. Implementation of a framework and system that tracks progress of social protection programming (including overall results of GPSNP 2) will be key to improving service delivery, as well as promoting transparency and accountability. As such, this subcomponent will strengthen the collection, maintenance, protection, integration, use, and sharing of social protection data.

92. Specifically, the subcomponent will support ICT products and services, arrangements, and procedures for the (a) collection of complete, relevant, reliable, and up-to-date data; (b) maintenance, protection, and integration of data; and (c) efficient sharing of data and derived statistics across government agencies including MDAs and MMDAs and with development partners and other external stakeholders, including the public. The subcomponent will also contribute to the operationalization of an integrated MIS (M&E system) for the social protection sector, and periodic reviews of the MISs of CLASS, LIPW, and LEAP.

**Component 5: Project Management, Coordination, and Institutional Strengthening (US\$8 million)**

93. The component will finance the costs associated with the management, coordination, and capacity building for the MLGDRD and MoGCSP and their implementing and partnering agencies. This will include support for the Ministry of Finance's (MoF) oversight role.

94. The component will finance technical assistance and institutional strengthening support for fiduciary and social and environmental management for the implementing and partnering agencies to ensure satisfactory progress in the implementation and success of project activities. This includes incremental project-related operating costs for the implementation of all components. The support will include the procurement of consultants and/or firms to support implementation of various activities.

95. The component will also support capacity building for key stakeholders at the national, regional, district, and community levels, as well as the further strengthening of the capacity of the Government and private actors involved in implementation at the district and community levels. The component will also finance knowledge sharing events, including work at the level of central and local government, the programming and implementation of social protection training for ministry staff, local and foreign travel expenses for ministry staff and technical assistance support, and studies to enhance the social protection dialogue in Ghana.



*Subcomponent 5.1: Project Management, Coordination, and Institutional Strengthening - Ministry of Gender, Children and Social Protection (US\$4 million)*

96. This subcomponent will finance project management, coordination, technical assistance, and capacity building in support of GPSNP 2 Components 3 and 4, under the MoGCSP and its implementing and partnering agencies, including support to MoF oversight activities.

97. This subcomponent will also contribute toward supporting the smooth running of the Social Protection Directorate (SPD), which has the mandate to coordinate social protection activities on behalf of the MoGCSP. Financing will go toward selected coordination activities, social protection sector working group gatherings, intersectoral technical working group meetings, and national social protection dialogues.

98. This subcomponent will also contribute to operational and impact evaluations, as well as periodic surveys for LEAP.

*Subcomponent 5.2: Project Management, Coordination, and Institutional Strengthening - Ministry of Local Government, Decentralization, and Rural Development (MLGDRD) (US\$4 million)*

99. This subcomponent will finance project management, coordination, technical assistance, and capacity building in support of GPSNP 2 Components 1 and 2, under the MLGDRD and its implementing and partnering agencies, including support to MoF oversight activities.

100. This subcomponent will also contribute to operational and impact evaluations, as well as periodic surveys for PI and LIPW.

**Component 6: Contingent Emergency Response Component (US\$0 million)**

101. The COVID-19 pandemic, and the resulting global economic crisis, is just the latest, major event that has brought into sharp relief the need for greater flexibility in project financing to respond to disasters and crises. Indeed, the ongoing crisis leaves Ghana vulnerable to the effects of other large-scale natural or other shocks occurring domestically or among its main international trading economies, weakening the strength and quality of any relief and recovery effort by Ghana. On top of this, the frequency, scale, and severity of negative shocks are also expected to increase globally. In Ghana, natural shocks include droughts and floods. The poor and vulnerable, the target beneficiaries of the social safety net programs supported under GPSNP 2, tend to more exposed to these risks than other population groups.

102. This CERC is included under the proposed project in accordance with IPF World Bank Policy Paragraph 12 and 13 for situations of urgent need of assistance. It will allow for the rapid reallocation of project proceeds in the event of a natural or manmade disaster or crisis that has caused, or is likely to imminently cause, a major adverse economic or social impact. To trigger this component, the Government needs to declare an emergency or provide a statement of fact justifying the request for the activation of the use of emergency funding. To allocate funds to this component, the Government may request the World Bank to reallocate project funds to support response and reconstruction.



103. The component would draw uncommitted resources from other expenditure categories and/or allow the Government to request the World Bank to recategorize and reallocate financing from other project components to cover emergency response and recovery costs. This component could also be used to channel additional funds should they become available because of an emergency. Activities under the CERC component can only be undertaken after the World Bank agrees with the determination of the disaster or crisis and associated response needs.

104. A specific Emergency Response Operations Manual will apply to this component, detailing financial management (FM), procurement, environment and social management, and any other necessary implementation arrangements.

#### **Project Cost and Financing**

105. Table 3 presents the project cost and financing from the Government and the World Bank.

**Table 3. Project Cost**

<b>Project Components</b>	<b>Project Cost (US\$ mil.)</b>	<b>IDA Financing (US\$ mil.)</b>	<b>Counterpart Financing (US\$ mil.)</b>
Component 1: Productive Inclusion (PI) Program	15	15	0
Component 2: Labor-Intensive Public Works (LIPW) Program	28	28	0
Component 3: Livelihood Empowerment Against Poverty (LEAP) Program	177	20	157
Component 4: Social Protection System Strengthening	29	29	0
Component 5: Project Management, Capacity Building, and Technical Assistance	8	8	0
Component 6: Contingent Emergency Response Component	0	0	
<b>Total</b>	<b>177</b>	<b>100</b>	<b>157</b>

106. In addition to IDA funding for Component 3, the GoG will provide counterpart funding of US\$157 million through its national annual budget support to LEAP. This is not joint financing with GPSNP 2 but should the funding not be made available, it would affect the project's ability to meet its stated targets of providing cash transfers to 350,000 households.

#### **C. Project Beneficiaries**

107. Under GPSNP 2, the primary target beneficiaries of CLASS, LIPW, and LEAP are expected to be the poor and vulnerable households across Ghana. The programs are intentionally designed to be conducive to the participation of women and persons with disabilities from poor and vulnerable households.



108. Reaching the poor and vulnerable will follow, in part, from targeting programs to poor rural and urban communities, with many of these communities (estimated approximately 60 percent of beneficiaries) prone to high and increasing risks of drought and flood. Thus, poor communities where beneficiary households reside are also expected to benefit indirectly from the interventions, through positive local economic effects generated by LEAP cash transfers, LIPW wage payments, LIPW sub-projects, and CLASS IGAs.

109. The MLGDRD, MoGCSP, and MMDAs are also expected to benefit indirectly by implementing programs and activities and receiving capacity building and technical assistance services under GPSNP 2.

110. Over the project implementation period, GPSNP 2 will reach the following minimum cumulative numbers of households: (a) 35,000 households under CLASS; (b) 60,000 households under LIPW; and (c) 350,000 households under LEAP.

111. At least 60 percent of the direct individual beneficiaries of CLASS and LIPW are expected to be women (which amounts to at least 21,000 women under CLASS and 36,000 women under LIPW), while the LEAP program will continue to encourage the recipient of cash benefits to be female.

112. Direct beneficiaries of CLASS and LIPW will be at the individual level. The digital MISs for the various programs (PI, LIPW, and LEAP), GNHR, and field surveys will provide beneficiary information at both the individual and household levels, allowing for breakdowns of beneficiary numbers by different socioeconomic and demographic characteristics (for example, location [vulnerability to climate shocks], gender, age, disability status, and welfare status).

#### **D. Results Chain**

113. The project's results chain is depicted in Figure 1. Note that the figure depicts the primary, linear mechanisms through which the project positively influences the ultimate outcomes of interest and the reduction of poverty and vulnerability in Ghana.



**Figure 1. Results Chain**

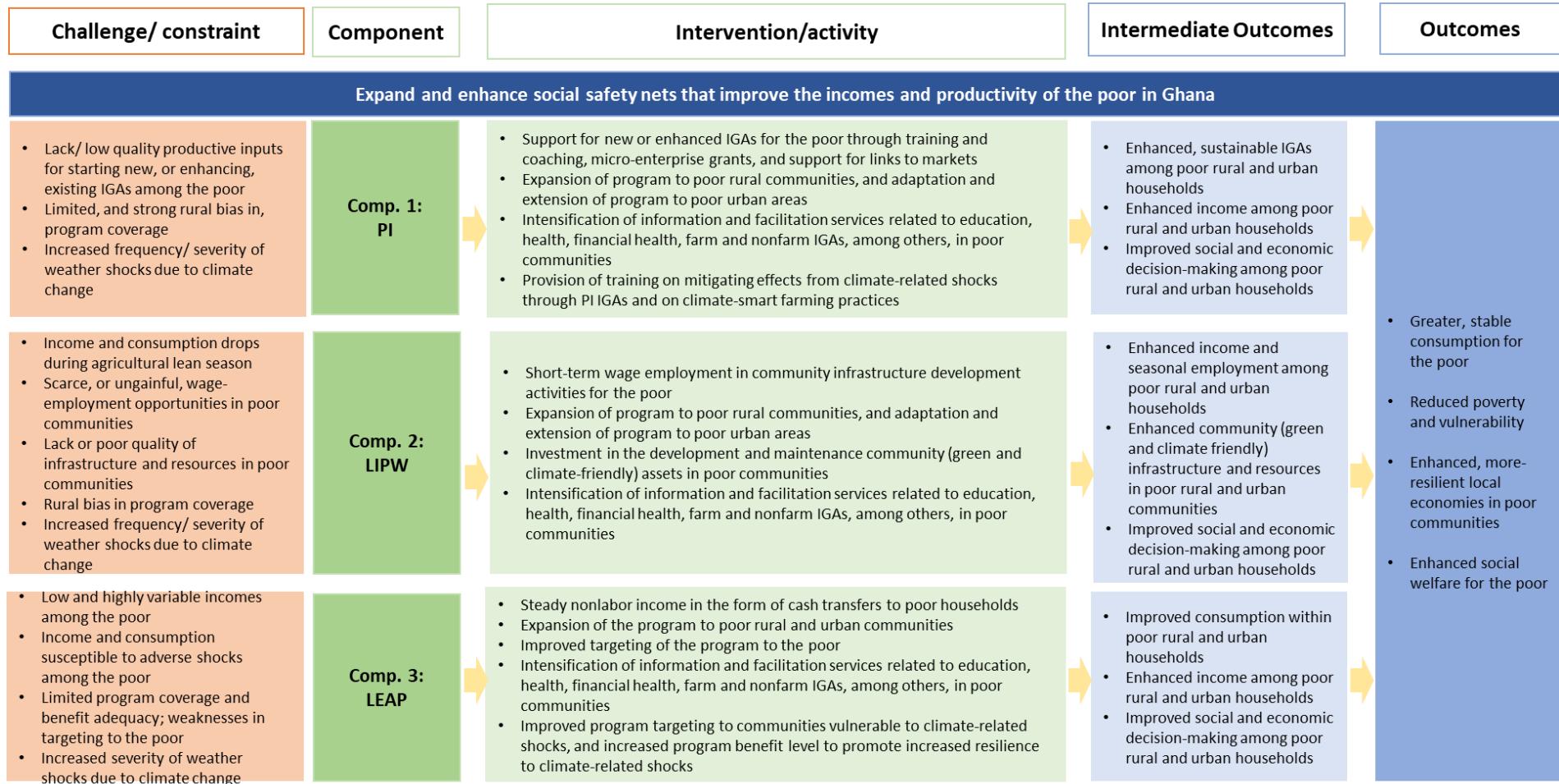
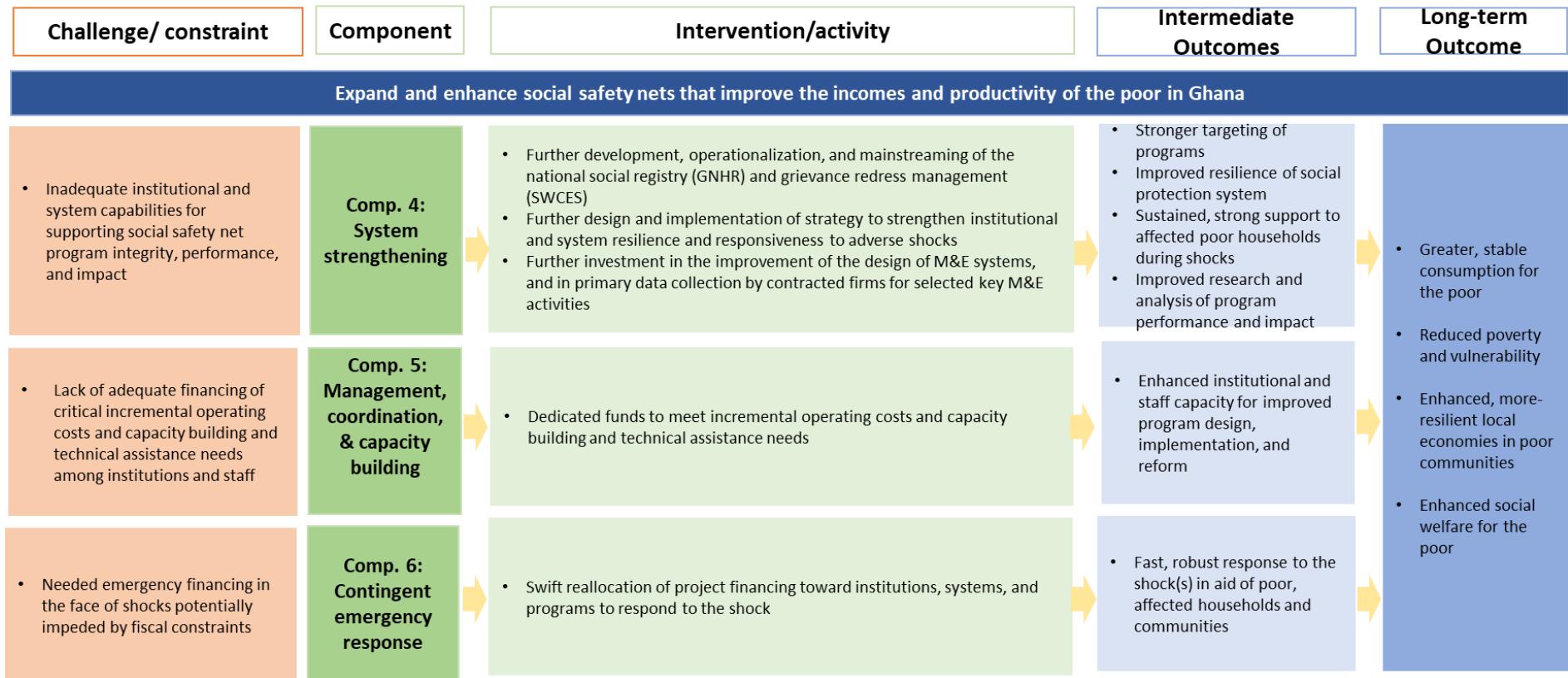




Figure 1. Results Chain (cont.)





## E. Rationale for World Bank Involvement and Role of Partners

114. The World Bank support for the social protection sector has been crucial for the progress and performance achieved and for shaping and operationalizing the Government's vision for the development of the sector. The World Bank has had a long-standing, productive relationship with the Government in social protection and other sectors. Based on this experience, the Government views the World Bank's involvement in the sector as essential, valuing not only IDA financing but the technical expertise and experience in the sector and more broadly including cross-cutting areas such as social inclusion, digital innovation, the labor market, and climate change. These aspects are also valued by international development partners in the sector, where the World Bank is viewed as a leader in thought, action, and cooperation.

115. During 2020 and early 2021, the World Bank demonstrated high responsiveness and flexibility by providing financial and technical support to the sector in response to the COVID-19 crisis, including through a timely restructuring of the GPSNP.

116. Several international development partners provide support to Ghana's social protection sector, with differing degrees of partnership with the Government. These partners include the EU, the UK FCDO, the UNICEF, the United Nations High Commissioner for Refugees, and USAID. Coordination among partners is achieved through various efforts from participation in development partners working groups to joint operational and analytical programming (including parallel or co-financing) and joint dialogue with the Government.

## F. Lessons Learned and Reflected in the Project Design

117. The project design for GPSNP 2 reflects lessons that are being learned from the ongoing GPSNP, as well as lessons from relevant international experience. These are elaborated in the following paragraphs.

118. **Productive Inclusion.** The State of Economic Inclusion Report identifies 219 active economic inclusion programs in 75 countries, reaching almost 92 million individuals.<sup>53</sup> A core feature of these programs involves combining different interventions to address multiple constraints. Such interactions are likely to drive overall program impact. While stand-alone interventions can also have an impact on incomes, assets, and resilience, a single intervention—a regular cash transfer, an asset transfer or a cash grant, business training, agricultural extension services, or access to finance—would not necessarily help those facing multiple constraints or would do so to a lesser extent. A comprehensive suite of interventions has larger and more sustained impact on income, assets, and savings relative to stand-alone interventions. In pilot programs in Ghana (Graduating the Ultra Poor), South Sudan (Targeting the Ultra Poor [TUP]), and Uganda (Village Enterprise Microenterprise Program), the classic graduation package had significant positive impact on income, assets, consumption and food security, and women's empowerment. In all three countries, stand-alone interventions had much more limited impact.

119. PI programming is also instrumental to promoting resilience against climate shocks, as was evidenced in the impact evaluation for the Sahel Adaptive Social Protection Program (SASPP) PI impact

<sup>53</sup> Andrews et al. 2021.



evaluation. Qualitative evidence on challenges faced by households in the Sahel suggests the presence of multiple mutually reinforcing constraints that prevent populations from escaping poverty.<sup>54</sup> Preliminary programmatic and operational lessons from the SASPP highlights the potential of PI in promoting resilience to climate-related shocks.<sup>55</sup> Specifically, the flexibility of VSLAs, a component of the PI package under the SASPP, allows the VSLAs to function in challenging times, such as the lean seasons when many members are facing consumption pressures and are unable to save as much.<sup>56</sup>

120. **Public works.** A systematic review of the evidence from the public works programs (PWPs) in low- and lower-middle-income countries in Africa and the Middle East and North Africa region finds heterogeneous outcomes.<sup>57</sup> The review argues that PWPs can be effective under certain design and implementation features. Regarding implementation, compared to regular cash transfers, PWPs are much more demanding administration-wise, which could introduce several additional challenges. In addition, differences in the design, especially in the transfer value, may also explain some of the differences in observed outcomes.

121. Key lessons learned from Ghana's experience with LIPW under GSOP are instructive in the design of GPSNP 2. A 2014 impact evaluation of LIPW found that 87 percent of beneficiaries spent their earnings on food and nutrition.<sup>58</sup> About 25 percent and 18 percent of the beneficiaries spent their income from LIPW on formal education and other education respectively while about 16 percent of the beneficiaries invested their earned income. The evaluation showed that LIPW has positive effects on household consumption, poverty reduction, and food security among program households. LIPW also had positive spillover effects on agricultural production and nonfarm enterprise income among program households. The significance and size of these positive effects at times varied by the type of LIPW subproject. The design of a MIS to deliver payments to LIPW beneficiaries on time opened doors for the beneficiaries by linking them to banks and other financial services.

122. **Cash transfers.** A policy brief by the Overseas Development International<sup>59</sup> summarizes the findings of a rigorous review of the impacts of cash transfers on individuals and households, covering literature spanning 15 years (2000–2015). Key findings are that cash transfers (a) reduce monetary poverty; (b) raise school attendance; (c) stimulate health service use and improve dietary diversity; (d) can help foster beneficiaries' economic autonomy; (e) are associated with a reduction in child labor; and (f) increase women's decision-making power and choices. With regard to core design features, the size of

<sup>54</sup> Bossuoy, Thomas, Estelle Koussoube, and Patrick Premand. 2020. *Constraints to Productive Employment Faced by Safety Nets Beneficiaries in the Sahel: Results of a Multi-Country Qualitative Assessment*. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/33552> License: CC BY 3.0 IGO.

<sup>55</sup> Intervention countries include Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal.

<sup>56</sup> Archibald, Edward Morrison, Thomas Bossuoy, and Patrick Premand. 2020. "A Case Study Vol. 1 of Productive Inclusion Measures and Adaptive Social Protection in the Sahel." Washington, DC: World Bank Group.

The lean season refers to the period between the previous agricultural season and the harvests of the current season. It is often a synonym of higher debts and cattle sales (for cattle owners) to purchase food supplies, whose prices also increase over this period. Such strategies enable households to (partially or fully) meet their food needs, but they can negatively affect farm and non-farm productivity during the following season due to asset loss or lower investment capacity involved by debt repayment.

<sup>57</sup> GIZ. n.d. "Do Public Works Programmes Work?"

<sup>58</sup> Osei-Akoto et al. 2014.

<sup>59</sup> Bastagli, Francesca, Hagen-Zanker, Jessica, et al, 2016. "Cash transfers: what does the evidence say? A rigorous review of impacts and the role of design and implementation features"



the transfer and duration of its receipt play a role in supporting progress toward intended outcomes. A limited evidence base shows that different payment mechanisms can be linked to different outcomes. Complementary interventions and supply-side services can strengthen the impacts of cash transfers. Further evidence from the programmatic and operational lessons from the SASPP shows that cash transfers increase household consumption by about 10 percent on average.<sup>60</sup> Importantly, this increase is mostly concentrated among households affected by droughts, for whom welfare impacts are larger than transfer amounts. Cash transfers also increase savings and help households protect earnings in agriculture and off-farm businesses when shocks occur. Overall, these findings suggest that cash transfer programs targeting poor households can foster resilience by facilitating savings and income smoothening.<sup>61</sup>

123. There is growing evidence from Africa that unconditional cash transfers have positive outcomes not just on consumption and food security but also on human capital development such as education and health outcomes.<sup>62</sup> The results from LEAP's 2013 impact evaluation indicate that the program has had positive impacts on schooling enrollment and attendance. These impacts are distributed across all age groups. LEAP beneficiaries were sensitized to send children between the ages of 5 and 15 to school and ensure regular clinical visits and full immunizations for all children in beneficiary households. The evaluation further found that LEAP increased school enrollment among secondary-school-age children and reduced grade repetition among both primary and secondary-school-age children. Absenteeism among primary-school-age children was reduced by 10 percentage points due to LEAP. Preventive care among girls between the ages of zero and five was increased by 15.7 percentage points due to LEAP.

124. **Electronic payment systems.** Building strong delivery systems contributes not only to the efficient and effective delivery of social protection but also to the trust of citizens in the program. Under GSOP, LEAP and LIPW both transitioned from manual to biometrically verified electronic payments. This shift reduced fiduciary risks to the project and improved the regularity of payments, the speed of reconciliation, and funds flow to the LEAP program. These delivery systems improved the overall image and trust by the citizens in the programs. Building systems that support social protection programs also requires the deployment of skilled technical staff at the community level to support implementation and data collection, using ICT systems. In the case of LIPW, community facilitators were employed to oversee implementation at each LIPW site. They were further equipped with tablets which enabled real-time attendance tracking on some sites. The proposed project will build on this experience by scaling up use of social protection systems at the community level.

125. The practice of a coordinated delivery of social protection programs among different ministries has boosted institutional coordination mechanisms. Institutional coordination has been strengthened over the eight-year GSOP implementation period, particularly between the MoGCSP and MLGDRD. This is evidenced in the coordinated development of the GNHR with the buy-in of all key stakeholders, including the MoF, GSS, and NHIA. Going forward, GPSNP 2 will continue to invest in effective coordination mechanisms to consolidate these gains.

<sup>60</sup> Premand, Patrick, and Quentin Stoeffler. 2020. "Do Cash Transfers Foster Resilience? Evidence from Rural Niger." Policy Research Working Paper No. 9473, World Bank, Washington, DC. © World Bank.  
<https://openknowledge.worldbank.org/handle/10986/34774> License: CC BY 3.0 IGO.

<sup>61</sup> Ibid.

<sup>62</sup> Evidence from the Ghana LEAP Programme UNICEF, WP-2015-10 | November 2015; The Kenya CT-OVC Evaluation Team 2012c; and Davis and Handa 2014.



126. When impact evaluations and studies are driven by a blend of Government and local academic institutions, the results are well-understood, and recommendations are more likely to be implemented. Ghana has had two experiences in this regard. Under GSOP, the LEAP and LIPW impact evaluations were led or supported by the Institute of Social, Statistical and Economic Research (ISSER) at the University of Ghana. As such, the results were analyzed and disseminated in a locally comprehensible manner that affected policy making in real time. For instance, the midterm evaluation of LEAP led to the tripling of the value of the grant in 2013. This approach to impact evaluations will continue to be adapted under GPSNP 2, particularly as the Government aims to study the combinations of programs that have the highest impacts on poverty.

### III. IMPLEMENTATION ARRANGEMENTS

#### A. Institutional and Implementation Arrangements

127. The institutional and implementation arrangements for GPSNP 2 will follow the systems and structures used during GPSNP, building on gains made and adapting based on lessons learned. GPSNP 2 arrangements will therefore mostly be seamless, allowing for swift implementation.

128. Overall responsibility for implementation of GPSNP 2 will lie with the MoGCSP and MLGDRD, through their chief directors. The MLGDRD will have primary responsibility for implementation of Component 1 (PI program), Component 2 (LIPW program), and Subcomponent 5.2 (program management, coordination, and institutional strengthening). The MoGCSP will have primary responsibility for implementation of Component 3 (LEAP program), Component 4 (social protection system strengthening), and Subcomponent 5.1 (program management, coordination, and institutional strengthening). As part of the project implementation arrangements, the MoGCSP and MLGDRD will have responsibility for coordinating with other relevant MDAs, MMDAs, contracting firms and short-term consultants, as needed.

129. Within the MoGCSP, implementation of Component 3 (LEAP program) will be managed by the LEAP Management Secretariat (LMS) and implementation of Subcomponent 4.1 (GNHR) will be managed by the GNHR unit. Implementation of Subcomponents 4.2, 4.3 and 4.4 (SWCES, Social Protection System Resilience and Responsiveness to Shocks, and Operationalization and Maintenance of Social Protection Data Systems), as well as activities under SPD in Subcomponent 5.1 will be managed by SPD.

130. Within the MoGCSP, GPSNP 2 will have a Project Coordinating Unit (PCU), which will be under the Policy, Planning, Monitoring and Evaluation Directorate (PPMED), to support the implementation of all the GPSNP 2 activities. It will be staffed by a Project Coordinator FM, procurement, environmental and social management, M&E, and communications specialists. The PCU will be responsible for project management including fiduciary activities, and the preparation and review of all project plans and reports. The PCU will work in partnership with the MoGCSP Finance and Procurement units, using the appropriate MoGCSP systems as approved by the World Bank (see the FM and Procurement sections), and MMDAs, as applicable, to ensure effective project management and implementation.

131. Within the MLGDRD, implementation of Component 1 (PI program), Component 2 (LIPW program), and Subcomponent 5.2 (project management, coordination, and capacity building) will be



undertaken through the Rural Development Coordinating Unit (RDCU), within the Rural and Urban Development Unit, which is under the Policy, Planning, Budget, Monitoring and Evaluation Directorate. The RDCU will support the MLGDRD Finance and Procurement Departments, using the appropriate systems as approved by the World Bank (see the FM and Procurement sections), to ensure effective project management and implementation.

132. Following formats agreed with the World Bank, consolidated quarterly and annual project implementation progress and performance reports will be submitted to the World Bank by the Chief Director, MoGCSP, on behalf of MoGCSP and MLRDGD.

133. At the national level, coordination across project components will be facilitated through two mechanisms, the Project Oversight Committee (POC) and the Project Technical Committee (PTC). The POC will be co-chaired by the Ministers of the MoGCSP and MLGDRD (or their representative). The POC will (a) mobilize overall government support and engagement for project implementation; (b) provide high-level strategic guidance for project implementation; and (c) review project progress and performance and troubleshoot issues. The Chief Directors of the MoGCSP and MLGDRD will act jointly as the secretariat of the POC on behalf of the respective ministers. The POC will meet at least twice per year. The PTC will review and provide insight to the operationalization of GPSNP 2. It will include representatives from project implementing ministries—MLGDRD and MoGCSP—as well as other partner MDAs. The PTC will meet at least four times per year.

134. At the local level, the MMDAs serve as a third implementing agency, coordinating programming in the MDAs and communities. The zonal offices of the MLGDRD (within the RDCU) provide backstopping for FM and procurement implementation by the MMDAs.

## **B. Results Monitoring and Evaluation Arrangements**

135. GPSNP 2 will prioritize the improvement of government M&E arrangements as an essential part of enhancing overall project implementation performance. Reflecting its centrality, financing for improved M&E arrangements and performance comes from all project components.

136. Under the GPSNP, all three social safety net programs (CLASS, LIPW, and LEAP), as well as GNHR and SWCES, have digital MISs that are critical for the project's M&E efforts. These MISs are in various stages of development and deployment. GPSNP 2 will support the full development and deployment of the digital MISs, as well as linking them. Further, the project will support the secure access and use of the MISs by different government agencies involved in the implementation, including the POC, the PTC, Regional Coordinating Councils (RCCs), and related MMDAs. Coupled with these MIS-related development activities, the project will support (a) continuous staff training and capacity building; (b) more regular, intensive monitoring and supervision of program activities on the ground; and (c) improved data processing, compilation, management, protection, analysis, statistical reporting, and dissemination.

137. Government monitoring will be supplemented by periodic monitoring field visits, including assessments by independent parties. As part of project supervision, World Bank staff and consultants will conduct monitoring visits to selected project sites. During these monitoring visits, citizen feedback will be collected.



138. As diagnosis and evaluation are key for informing program design and implementation, the project will contract firms and individuals for (a) primary data collection for an impact evaluation of complementary services provided to LEAP households and (b) data collection for an operational or impact evaluation of LIPW. The project will also undertake additional diagnostic studies, process evaluations, institutional and program reviews, and tracer studies, as applicable

139. The diagnostic and evaluative research activities will seek to provide findings separately by gender, disability status, age group, and geographic location, among other dimensions. The project will also support the development and operationalization of an integrated data tracking system for the entire social protection sector through Subcomponent 4.4.

### C. Sustainability

140. GPSNP 2 supports sustainability, along four important dimensions: economic, environmental, institutional, and financial.

141. **Economic sustainability.** GPSNP 2 aims to support livelihoods for the poor that are economically sustainable. For instance, through CLASS, the project seeks to support gainful, productive, and sustainable IGAs for poor rural and urban households.

142. **Environmental sustainability.** GPSNP 2, through LIPW, seeks to support sub-projects that build green infrastructure and assets in poor rural and urban communities, and thereby promote environmental sustainability. All three safety net programs (PI, LIPW, and LEAP), through the economic resources they provide poor households, can reduce coping strategies by the poor that are environmentally damaging, such as depleting local natural resources for income and consumption.

143. **Institutional sustainability.** GPSNP 2 seeks to strengthen the capabilities of the Government and contracted local firms involved in project implementation at different levels (from national to local). This objective to strengthen government institutional capability is reflected in all components of the project and is the central focus of Component 4 on social protection system strengthening. Strengthening institutional capability is a multifaceted exercise but in part involves mainstreaming GPSNP 2 into the MoGCSP and MLGDRD core administrative systems. This would entail progressively engaging more government officials on the project, supporting their professional development and performance, and reducing contracted staff over the project implementation period.

144. The efforts to build institutional capabilities increase the likelihood of strong implementation performance by involved MDAs, MMDAs, and contracted local firms through the project implementation period and beyond. Also promoting institutional sustainability, the efforts to build institutional capabilities among involved government entities and contracted local firms can also produce positive spillovers in terms of improving the performance of other government agencies and local firms not directly involved in the project through cases of cross-learning or cross-fertilization.

145. **Financial sustainability.** Connecting back to GSOP and the ongoing GPSNP, GPSNP 2 maintains essential financing to the main social safety net programs and key institutional and implementation arrangements in the Government's social protection system. Financial sustainability for the Government's social protection system, with reduced reliance on donor financing, will require greater government



financing. Recent years have seen a marked increase in government financing of LEAP cash transfers and of administrative and implementation costs in general, a trajectory that is expected to be maintained under GPSNP 2. Financial sustainability is also promoted by improved effectiveness and efficiency of existing financing. GPSNP 2 supports a number of program design reforms and implementation measures, toward improving the cost-effectiveness and efficiency of programs.

#### IV. PROJECT APPRAISAL SUMMARY

##### A. Technical and Economic Analysis

146. Rigorous global evidence is largely consistent that social safety net programs of different types have appreciable effects on reducing poverty and vulnerability, along with improving other indicators of household welfare.<sup>63</sup> One important channel is simply the income effect through a cash transfer (or the direct consumption effect through an in-kind transfer). In addition to the global evidence, Ghana benefits from strong descriptive and evaluative evidence on its social protection interventions. The results from this research not only point to the promise of the interventions in raising household welfare but also reveal shortcomings that would need to be addressed to enhance impact.

147. **Productive Inclusion program.** Theory suggests that for the poor to escape poverty, interventions that structurally and durably improve their income-generating capacity are needed. Toward this end, PI programs have been implemented that aim to simultaneously address the constraints that the poor experience in enhancing their livelihoods. These programs offer some combination of productive assets; saving services; vocational, business, and life skills training; microenterprise cash grants; coaching and facilitation; and access to input and output markets. Recent international evidence suggests the promise of PI programs in raising household welfare for the poor and their shock resilience through diversified livelihoods. Documented positive effects on labor income and consumption have been economically meaningful, lasting, and cost-effective.<sup>64</sup> Additionally, assessed two and three years after baseline measurement, findings from an evaluation of an NGO-administered PI program in Ghana suggests that the composite nature of the intervention (as opposed to some of its constituent components alone) is important for generating a lasting, positive impact.<sup>65</sup>

148. International evidence on PI programs indicates that the rate of return to these programs varies considerably.<sup>66</sup> For example, the annual rate of return for Bangladesh Rural Advancement Committee's TUP program in Bangladesh is estimated at 16 percent, whereas Afghanistan's TUP program and Uganda's Women's Income-Generating Support (WINGS) program have average rate of returns of 26 percent and 24 percent, respectively.<sup>67</sup> An evaluation of a program that offered training, start-up grants, and industrial job placement in Ethiopia finds minimal returns—not enough to cover the cost of intervention.<sup>68</sup> While differing design and implementation features of PI programs could lead to these different results, similar variation in annual rates of return is observed for similarly designed PI programs implemented in different

<sup>63</sup> Hanna and Olken 2018.

<sup>64</sup> Andrews et al. 2021; Banerjee et al. 2015.

<sup>65</sup> Banerjee et al. 2019. The evaluation uses a parallel experimental design.

<sup>66</sup> Andrews et al 2021.

<sup>67</sup> Bedoya et al. 2019; Blattman et al. 2016.

<sup>68</sup> Blattman, Dercon, and Franklin 2019.



contexts. An evaluation of a six-country pilot of the Consultative Group to Assist the Poor–Ford Foundation graduation program finds annual rates of return between 7 percent in Ghana and 23 percent in India, with an average of 12 percent (not including negative returns in Honduras).<sup>69</sup>

149. Taken together, the available evidence provides a compelling rationale for strengthening and expanding the Government’s PI program (specifically, CLASS) under GPSNP 2. With limited evidence on urban PI programs globally, substantial local research efforts will be required to inform the design and implementation arrangements for an urban PI program. Starting from the GPSNP, and then to be subsumed under GPSNP 2, the project is undertaking an impact evaluation of the current rural PI program (current rural CLASS) to ascertain its impacts and cost-effectiveness.

150. **LIPW program.** At present, while LIPW is only available during the agricultural off-season in each year (for a maximum of 90 days of work per year), benefit levels have higher adequacy than the LEAP transfers as LIPW wages are pegged to the national daily minimum wage (the minimum wage is below average daily earnings among wage-earners in LIPW regions). The national daily minimum wage is also indexed to annual price inflation. Measured after the conclusion of one agricultural off-season in 2015, an evaluation found that household participation in LIPW produced positive, direct impacts on household income, consumption, among other measures of welfare.<sup>70</sup> Though theoretically possible, the evaluation did not measure the potential positive (indirect) impacts on household welfare from the creation, rehabilitation, and maintenance of public and community assets through LIPW. Notwithstanding, expanding the LIPW to new communities under GPSNP 2 promises to extend these positive direct and indirect impacts.

151. Analyses suggests that the cost-effectiveness of PWPs hinges on the benefits arising from the assets created or services provided. Rigorous international evidence largely fails to cover the role of the asset vector in achieving outcomes. To address this evidence gap both locally and in the international literature, GPSNP 2 supports an impact or operational evaluation of LIPW to assess the returns to community assets and services built through LIPW sub-projects.

152. **LEAP program.** Evidence from impact evaluations and other forms of research on LEAP indicate that the effects of the program are mixed in terms of magnitude and significance across a range of household welfare outcomes, such as consumption, poverty, food security, and the uptake of health and education services.<sup>71</sup> Potential explanations include insufficient coverage of households in the high-poverty regions in northern Ghana (where poverty is concentrated), low level of benefits (benefits account for, on average, 15.1 percent of consumption among poor LEAP households), and targeting criteria within LEAP communities (specifically, categorical targeting to certain demographic groups) that could be better correlated with household poverty status.<sup>72</sup>

153. The proposed program reforms supported by GPSNP 2 (stronger targeting of the poor, reassessment of households in LEAP communities to establish program eligibility, and adjustment of

<sup>69</sup> Banerjee et al. 2015.

<sup>70</sup> Osei-Akoto et al. 2016. The evaluation uses a randomized phase-in design.

<sup>71</sup> Handa et al. 2017 (the evaluation uses a ‘matched’ counterfactual at baseline and applies a difference-in-differences strategy); Palermo et al. 2018 (The evaluation uses a regression-discontinuity design at the PMT cutoff for LEAP participation); and ongoing research by the World Bank on LEAP’s benefit incidence and effectiveness based on GLSS 2016/17 data.

<sup>72</sup> World Bank findings based on GLSS 2016/17 data.



benefit levels and structure) seek to tackle the issues that appear to constrain the stronger impacts of LEAP on poverty and vulnerability. Simulations of expanded coverage (particularly in high-poverty-incidence regions), improved program targeting to the poor, and adjustments in benefits levels to restore their real value suggest the greater promise of the program in reducing poverty and vulnerability.

## **B. Fiduciary**

### **(i) Financial Management**

154. GPSNP 2 will follow the same FM arrangements as the GPSNP. Based on the assessment, the residual risk rating for the project's FM is assessed to be Moderate.

155. The MLGDRD and MoGCSP will continue to follow the budget guidelines issued by the MoF pursuant to the Public Financial Management (PFM) Act, 2016 (Act 921). The PCUs of the two ministries will consolidate the individual ministry's annual work plans and budgets (AWPBs) and put together a consolidated GPSNP 2 AWPB, which will be submitted to the POC for approval before the end of November. The consolidated AWPB will thereafter be submitted to the World Bank for no-objection no later than December 15.

156. Under the MLGDRD, because of the decentralized nature of the project, actual implementation occurs at the sub-national level through the MMDAs, in collaboration with the MLDGRD. At the local level, the MMDAs serve as a third implementing agency, coordinating programming in the MDAs and communities. The zonal offices of the MLGDRD (within the RDCU) provide backstopping for FM and procurement implementation by the MMDAs.

157. GPSNP 2 will rely on the Ghana's Integrated Financial Management Information System (GIFMIS) to process and report on financial transactions under both the MoGCSP and the MLGDRD. The overall FM responsibility for the components implemented by the MLGDRD will be handled by the Director of Finance, who may delegate the responsibilities to the accountant at the RDCU. The MoGCSP's accounting unit will be managed by the Head of Finance, who will be supported by a dedicated project accountant and a team of program assistant accountants for the respective core units including LMS, GNHR, and SPD.

158. Under GPSNP 2, the funding allocated to MLGDRD will be disbursed using the report-based disbursement procedures through interim financial reports (IFRs), which will also serve as the basis for withdrawals from the World Bank. MoGCSP disbursements will continue to be done using transaction-based reporting (statement of expenditure [SoE] returns) for all categories under their implementation, except for those relating to LEAP grants (Category 3). The MoGCSP and MLGDRD will follow their respective internal control and accountability procedures specified in their Financial Management Manual (FMM). The Internal Audit Units (IAUs) of the MLGDRD and MoGCSP will carry out the respective internal auditing functions.

159. Both the MoGCSP and MLGDRD will produce quarterly unaudited IFRs for the Designated Account and the related project accounts. The IFRs are to be submitted to the World Bank within 45 days after the end of the calendar quarterly period. For external auditing purposes, both the IAs will prepare the project's annual accounts and financial statements within three months after the end of the accounting year, in accordance with accounting standards acceptable to the World Bank. The audited financial



statements and Management Letter should be submitted to the World Bank within six months after the end of the accounting year for the MoGCSP and MLGDRD separately. The auditing firm contracted to Audit the Financial Statements of TF0B0469 and IDA6337-GH, shall also be assigned for the auditing of the Financial Statement for GPSNP 2. See annex 2 for further details on FM arrangements.

160. GPSNP 2 will follow the verification and oversight processes established under GSOP and improved under the GPSNP. For all three cash transfer activities (cash grants, public works payments, and cash transfers), established systems are in place to ensure that funds reach the intended beneficiary. These systems have been improved over time, by transitioning from manual systems, which allowed for loopholes and potential fraud, to leveraging electronic systems which ensure increased verification modalities and transparency. PI, LEAP, and LIPW all target (and verify) beneficiaries using the GLSS and GNHR data, after which beneficiary enrollment includes taking copies of their national ID cards and biometric data, these two methods are key to confirming exactly who an individual is, to avoid duplication. Payments are issued with national safeguards, including oversight from the ministry's accounting team, the chief directors' review and authorization, and the MoF's review through the GFMIS. The three programs use one payment service provider, Ghana Interbank Payment and Settlement Systems Limited (GhIPSS), that has worked with the program in the last decade and has a network of rural banks and financial institutions capable of reaching the poorest and most vulnerable in rural areas. Leveraging the projects' MIS, they have an electronic trail of movement of funds from the national to the subnational level, and a rigid reconciliation process. See annex 3 for further details on the verification systems.

## **(ii) Procurement**

161. Procurement execution under the proposed project will be in accordance with the World Bank's 'Procurement Regulations for IPF Borrowers' (Procurement Regulations) dated July 2016 and revised in November 2017, revised in August 2018, and November 2020 and the 'Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants', dated July 1, 2016, and other provisions stipulated in the Financing Agreement. The procurement documents will be based on the World Bank's current Standard Procurement Documents for the international market approach, (with modification for National market approach), which address environment, social, health, and safety (ESHS), GBV, SEA/sexual harassment (SH), and so on.

162. The project has three IAs—MoGCSP and MLGDRD at the national level and MMDAs at the local level (who are part of the MLGDRD structure). The IAs shall implement and manage their respective procurements under the project. The MoGCSP will implement its components through the PCU and MLGDRD through the RDCU at the national level and the participating MMDAs at the local level. The zonal offices of the RDCU will provide backstopping for procurement implementation by the MMDAs.

163. The Borrower has submitted a Project Procurement Strategy for Development (PPSD) to the World Bank, which has been reviewed and cleared. The Procurement Plans were also prepared in the Systematic Tracking of Exchanges in Procurement (STEP) based on the PPSD. This will be updated as and when required. The initial Procurement Plan in STEP has been cleared by the World Bank. Each IA will prepare its own Procurement Plans and submit them to the World Bank for review and clearance through STEP. The MLGDRD will consolidate both the national and the MMDA-level procurements and submit in STEP to the World Bank.



164. The overall procurement risk is Substantial from the procurement capacity assessments conducted for each of the three IAs which has been completed and uploaded in the Procurement Risk Assessment and Management System (PRAMS). Main risks include coordination of the three IAs, wide geographical spread of sub-projects and implementation, methods of procurements at the local level, as well as the capacity levels at the local levels and external unwarranted interference. Mitigations include a detailed POM to be prepared before project effectiveness, and followed by all the IAs, the PCU experts to continuously support and build local level capacity, use of external expertise when needed, reduction in staff turnarounds, improvement in procurement implementation scheduling for procurement staff, and Open Competition as the default procurement process.

### C. Legal Operational Policies

	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Areas OP 7.60	No

### D. Environmental and Social

165. The project is prepared under the ESF of the World Bank and the environmental and social risk classification is Moderate.

166. The following Environment and Social Standards (ESS) are considered relevant (but not limited to) for this project. These include:

- ESS1 Assessment and Management of Environmental and Social Risks and Impacts
- ESS2 Labor and Working Conditions
- ESS3 Resource Efficiency and Pollution Prevention and Management
- ESS4 Community Health and Safety
- ESS5 Land Acquisition, Restrictions on Land Use and Involuntary Resettlement
- ESS6 Biodiversity Conservation and Sustainable Management of Living Natural Resource
- ESS8 Cultural Heritage
- ESS10 Stakeholder Engagement and Information Disclosure

167. **Environmental risk rating.** This classification is due to the potential environmental risks and impacts associated with aspects of the PI grant activities under Component 1 and LIPW sub-project activities under Component 2. The LIPW sub-project activities under Component 2 include rehabilitation and maintenance of small earth dams and dugouts; rehabilitation and maintenance of rural feeder and access roads; provision of community plantations as part of the CCMIs; and provision of water, household toilets, and community solid waste collection services that may generate low to moderate environment risks and impacts. The potential risks and impacts are, however, specific and may include erosion, siltation, flooding, dust generation, road safety hazards, waterborne diseases, and health and safety hazards. These expected risks and impacts envisaged are to be low to medium in magnitude, temporary, site specific, and easy to manage.



168. The climate and disaster risk rating for the project is moderate due to potential flooding of sub-project activities and infrastructure under the project. The exposure rating for the project is moderate because the project location has experienced climatic hazards from extreme temperature, precipitation, and flooding hazards in the past and is expected to experience these climatic hazards in the future with moderate intensity, frequency, or duration. Extreme precipitation resulting in flooding of sub-project activities and infrastructure is projected to increase in frequency and intensity in future. Under the project, training in flood early warning systems, identification of safe havens during flooding events, and construction of basic drainage improvement structures including gutters and floodwater storage mechanisms will be undertaken, which may minimize the hazards of flooding but may not be adequate to prevent emergencies and improve resilience. The project will also support the quantification of greenhouse gas emissions especially for the CCMIs. NADMO is the mandated organization established by law to manage and prevent disasters and emergencies in Ghana and will be available to support the project in extreme weather conditions. The project will however undertake climate and disaster screening of all identified sub-project activities to identify appropriate and site-specific mitigation measures for each site.

169. The World Bank's review considered the project's capacity to manage environmental, social, safety, and health performance in compliance with ESS1 and other relevant standards. It was observed that the leading IAs for Components 1 and 2 will be the RDCU of the MLGDRD and MMDAs which have experience in implementing World Bank-funded projects such as the GPSNP (P164603) and GSOP (P115247) with satisfactory performance in operationalizing the World Bank's environmental and social management policies. Despite this experience, the expanded scope of the ESF requires targeted training, monitoring, and technical assistance to support the effective implementation of the project.

170. **Social risk rating.** The activities to be financed by the project are expected to have moderate social risks and impacts. The proposed project activities are small scale and intended to provide relief, improve social cohesion and ensure inclusion, and support sustainable livelihoods. However, activities that may generate social risks include the proposed rehabilitation and maintenance of rural feeder and access roads and small earth dams and dugouts and provision of cash grants and cash transfers to extremely poor households. Social risks and impacts envisaged include project inability to manage local labor issues and localized economic displacement arising from land use; addressing of community health and safety, ensuring social inclusion; a robust framework for addressing grievances and SEA and SH; ensuring of citizen engagement; and social inclusion and preventing of elite capture of the project interventions. Sub-project activities under LIPW will involve the use of existing lands for the rehabilitation and maintenance of community infrastructure and climate change activities and construction of rural and urban sanitation facilities. These are envisaged to be small scale and community focused and will take place largely in existing communal or public lands using local labor. There is however the potential acquisition of land and loss of property and livelihoods from the construction and rehabilitation, maintenance, and CCFI sub-projects.

171. To address these potential environmental and social risks and impacts, the project has undertaken adequate consultations and prepared an Environmental and Social Management Framework (ESMF), a Resettlement Policy Framework (RPF) to guide subsequent development of suitable environment, and social instruments when specific sub-project sites are identified during implementation. Labor Management Procedures; Chance Finds Procedure; Integrated Pest Management Plan; WBG environmental, health, and safety guidelines; and CERC requirements have been included in the ESMF.



The project has also prepared a Stakeholder Engagement Plan (SEP) including a GRM to address project-related complaints, and Environmental and Social Commitment Plan (ESCP), which outlines the Government's commitments to screen all sub-projects further during implementation once sub-projects' specific locations are clearly identified. The project will also identify potential environmental and social risks and impacts and subsequently prepare any associated Environmental and Social Impact Assessments (ESIAs), Environmental and Social Management Plans (ESMPs), Resettlement Action Plans (RAPs), and Abbreviated Resettlement Action Plans as may be required to mitigate identified risks and impacts. The screening criteria have been included in the ESMF and RPF. The terms of reference (TOR) for the preparation of ESIA, RAP, and site-specific ESMPs will be developed during implementation for review and clearance by the World Bank when sub-project sites and designs have been identified. The appropriate instrument will be prepared and disclosed before commencement of civil works. The ESMF, RPF, ESCP, and SEP have been disclosed in-country and on the World Bank's website on February 22, 2021.

**172. Sexual Exploitation and Abuse and Sexual Harassment risks.** SEA/SIH risks are considered low under the project using the World Bank SEA/SIH risk assessment tool. Further, the ESMF proposes measures to include in sub-project ESMPs to ensure SEA/SIH prevention during implementation. Potential risks and impacts with regard to vulnerable and disadvantaged groups include discrimination or limited abilities to participate in employment opportunities and lack of accessibility to project benefits by persons with disability. Based on lessons learned from the GPSNP, the GPSNP 2 design includes measures to ensure gender inclusion, prevention of SEA/SIH, and universal access to ensure the participation of vulnerable people in the project.

**173. Stakeholder engagement and Grievance Redress Mechanism.** The project pulls together stakeholders at the local, regional, and national levels; private sector actors; and variety of beneficiaries. A SEP has therefore been prepared to identify broader issues affecting specific stakeholders so as to avoid the social risks and impacts while enhancing the positive social impact of the project. The SEP has identified and included initiatives to ensure the involvement of local women and men, community-based organizations, community leaders, people with disabilities, farmers, and other vulnerable individuals. Consultation mechanisms work best when they are aligned with existing institutional infrastructure and cultural systems that are accessible to project-affected persons. The project-related initiatives and mechanisms will take into account and mainstream existing institutional infrastructure and cultural systems that are supportive to PDOs and improved social performance. The SEP also includes COVID-19 social distancing considerations in all the stakeholder consultation activities.

**174.** The project will mainstream social accountability into its implementation processes to ensure efficiency and beneficiary satisfaction with service delivery, promote transparency and accountability, encourage participation and citizen engagement, assist in reducing leakages, promote community management and ownership, and provide voice to the LIPW beneficiaries who in most cases are voiceless. Social accountability measures will include, but are not limited to, sensitization exercises, community forums, installation of Transparency and Accountability Boards (TABs) at sub-project sites that will ensure the disclosure of critical project information, and strengthening of the SWCES established in December 2017 under GSOP (P115247) and scaled up during the GPSNP (P164603) for timely redress of grievances. Since its establishment, SWCES has received and resolved 5,298 grievances from project beneficiaries and other stakeholders. SWCES, with the 'Helpline of Hope' Call Center that has toll-free phone lines and messaging services, provides a centralized channel for beneficiaries of all social protection programs and other stakeholders to raise grievances, report malpractices, and request and receive timely resolution or



information on all social protection programs. The project will build on the existing redress mechanisms under the ongoing GPSNP (P164603) established at the community, district, regional, and national levels to address project-related complaints.

## V. GRIEVANCE REDRESS SERVICES

175. Communities and individuals who believe that they are adversely affected by a World Bank supported project may submit complaints to existing project-level grievance redress mechanisms or the World Bank's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the World Bank's independent Inspection Panel which determines whether harm or Sexual Exploitation and Abuse occurred, or could occur, as a result of World Bank non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention, and World Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's corporate Grievance Redress Service (GRS), please visit <http://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>. For information on how to submit complaints to the World Bank Inspection Panel, please visit [www.inspectionpanel.org](http://www.inspectionpanel.org).

## VI. KEY RISKS

176. The overall risk for the project is **Moderate**. This reflects a relatively strong baseline position of the Government in taking forward its social protection agenda and this project, which stems from past and current efforts to expand programs, improve operational performance, and strengthen institutional and implementation arrangements. Another key factor for this risk rating is the significant past and current financial and technical assistance by the World Bank and other international development partners. The risks related to various aspects (macroeconomic, political and governance, sector strategies and policies, technical design of the project, institutional capacity for implementation and sustainability, fiduciary, environment and social, and stakeholders) are rated in the datasheet of the Project Appraisal Document (PAD). The macroeconomic risk and the risk related to institutional capacity for implementation and sustainability are rated as Substantial, while the risks related to other aspects are rated as Moderate or Low. The aspects rated as substantial risk are discussed in the following paragraphs.

177. **Macroeconomic.** Macroeconomic risk is rated Substantial. The COVID-19 pandemic has reduced Ghana's economic growth and affected the economic welfare of large sections of the population. The weaker macroeconomic position translates into a weaker fiscal position, which may constrain Government financing of the social protection sector. The weaker macroeconomic position of the country also translates into worsened economic positions of poor and non-poor households. There are signs that economic recovery from the COVID-19 crisis is under way in Ghana, but the recovery path may be hard and slow, and the country's poorer macroeconomic and fiscal positions make the country more vulnerable to any future adverse shocks.

178. The COVID-19 crisis has, however, strengthened the case for the country's social safety net programs and social protection system as key instruments for ex ante economic resilience and ex post economic relief and recovery for households. This stronger case is expected to reinforce Government



financing to the sector. If the return to fiscal health is slow or disturbed in the future, as a mitigating measure, the project supports initiatives to strengthen the effectiveness and efficiency of existing spending in the sector (potentially increasing the return on spending in the sector). Efforts under the project are to expand the reach of programs, strengthen their performance, make the social protection system more resilient and responsive to shocks, allow for reallocation of project funds for a contingent emergency response, and improve the capacity of the social protection sector to effectively support households if macroeconomic conditions worsen over the project implementation period.

179. **Institutional Capacity for Implementation and Sustainability.** The risk associated with this aspect is also rated Substantial. The risk emanates from three main directions. First, the project seeks to enhance and strengthen the capacity of decentralized structures (including regional and MMDA structures) to support the implementation programming at the community level; capacities are generally lower at these levels. Second, the project seeks to expand social safety net programs into urban areas, adjust program design and implementation features to more appropriately fit urban contexts and beneficiary profiles, and work with municipal and metropolitan assemblies in this regard. This strong urban orientation is new for the social protection sector. Third, following national elections in December 2020, staff changes in project IAs may occur, which may affect implementation progress and performance of the GPSNP as well as this project when it becomes effective.

180. Measures to mitigate these risks include efforts under the project to (a) develop needed organizational readiness and capacity among RCCs and MMDAs to support project implementation; (b) follow a gradual path in implementing programs in urban areas, with significant investments in laying the groundwork, documenting lessons and outcomes along the way, and quickly adapting program implementation to strengthen implementation; and (c) ensure that the assignment of new staff and the retention of existing staff in IAs follow criteria and processes that place a high premium on technical and behavioral competencies, sector-specific experience, and the potential for success in improving project progress and performance.

**VII. RESULTS FRAMEWORK AND MONITORING****Results Framework**

COUNTRY: Ghana

Ghana Productive Safety Net Project 2

**Project Development Objectives(s)**

To expand and enhance social safety nets that improve the incomes and productivity of the poor in Ghana

**Project Development Objective Indicators**

Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
<b>Enhanced, sustainable Income Generating Activities</b>				
Number of CLASS beneficiary households that start a new, or enhance an existing, income generating activity (IGA) (Number)		0.00	15,000.00	30,000.00
Beneficiaries of labor market programs (CRI, Number)		0.00	15,000.00	30,000.00
Beneficiaries of labor market programs - Female (CRI, Number)		0.00	9,000.00	18,000.00
<b>Enhanced income and short-term employment through public works</b>				
Average annual earnings by LIPW participants (Amount(USD))		0.00	60.00	120.00
Beneficiaries of social safety net programs (CRI, Number)		0.00	30,000.00	60,000.00
Beneficiaries of social safety net programs - Female (CRI, Number)		0.00	15,000.00	36,000.00



Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
Beneficiaries of Safety Nets programs - Cash-for-work, food-for-work and public works (number) (CRI, Number)		0.00	25,000.00	60,000.00
<b>Improved consumption within poor households</b>				
Number of households that receive cash benefits from the Livelihood Empowerment Against Poverty (LEAP) program (Number)		335,000.00	335,000.00	350,000.00
Beneficiaries of social safety net programs (CRI, Number)		1,460,000.00	1,460,000.00	1,540,000.00
Beneficiaries of social safety net programs - Female (CRI, Number)		730,000.00	730,000.00	900,000.00
<b>Improved resilience of social protection system</b>				
Number of social protection programs that use data from the Ghana National Household Registry (GNHR) to target benefits and services to intended beneficiaries (Number)		0.00	3.00	3.00

**Intermediate Results Indicators by Components**

Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
<b>Productive Inclusion program</b>				
Beneficiaries receiving training under the CLASS subcomponent of PI (Number)		0.00	15,000.00	30,000.00
Beneficiaries receiving training under the CLASS subcomponent - Urban (Number)		0.00	4,000.00	10,000.00



Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
Beneficiaries receiving a start-up grant under the CLASS subcomponent (Number)	0.00		10,000.00	25,000.00
CLASS, LEAP, and LIPW beneficiaries referred to agricultural activities (Number)	0.00		20,000.00	50,000.00
Female-male ratio with income generating activities (IGAs) through the CLASS subcomponent (Percentage)	0.00		30.00	60.00
<b>Labor-Intensive Public Works program</b>				
Beneficiaries of LIPW - Urban (Number)	0.00		6,000.00	15,000.00
LIPW sub-projects with operations and maintenance arrangements in place (Percentage)	0.00		50.00	100.00
Area (re)afforested through LIPW (Hectare(Ha))	0.00		700.00	1,500.00
Completed LIPW assets in use (Percentage)	0.00		25.00	75.00
Female-male ratio in wage-employment through LIPW (Percentage)	0.00		30.00	60.00
<b>Livelihood Empowerment Against Poverty Cash Transfers program</b>				
Percentage of beneficiaries of the LEAP Program enrolled onto the NHIS (Percentage)	60.00		80.00	100.00
Number of regions with reassessment initiated (Number)	0.00		5.00	10.00
Human Capital-related interventions developed (Yes/No)	No		Yes	Yes
<b>Social Protection System Strengthening</b>				
Grievance cases resolved through the Single Window Citizen Engagement Service within the stipulated timeframe (Percentage)	0.00		50.00	80.00
Regions that have data collected on poor households through the GNHR (Number)	5.00		9.00	16.00



Indicator Name	PBC	Baseline	Intermediate Targets		End Target
			1		
Beneficiaries provided with access to multiple payment delivery methods to ensure financial inclusion (Percentage)		0.00	30.00		60.00
SP Shock-responsive Strategy developed (Yes/No)		No			Yes

#### Monitoring & Evaluation Plan: PDO Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Number of CLASS beneficiary households that start a new, or enhance an existing, income generating activity (IGA)	This refers to the number of Complementary Livelihood and Asset Support Scheme (CLASS) beneficiaries (subcomponent 1.1) who either expand an existing microenterprise or initiate a new one through this project.	Quarterly	Productive Inclusion (PI) Management Information System (MIS)	Regular monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries of labor market programs		Quarterly	PI MIS	Regular monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries of labor market programs - Female		Quarterly	PI MIS	Regular monthly Project Monitoring	Rural Development Coordinating Unit
Average annual earnings by LIPW	This refers to the average	Annual	Labor-	Regular monthly	Rural Development



participants	value of earnings of LIPW beneficiaries each year. The indicator refers to the amount that beneficiaries earn through participating in LIPW under GPSNP 2 only. Note that the amount will be calculated using the exchange rate (from Ghana Cedis to US Dollars) as determined at Negotiations.		intensive Public Works project MIS	Project Monitoring	Coordinating Unit
Beneficiaries of social safety net programs		Quarterly	LIPW MIS	Regular project monitoring	Rural Development Coordinating Unit
Beneficiaries of social safety net programs - Female		Quarterly	LIPW MIS	Regular project monitoring	Rural Development Coordinating Unit
Beneficiaries of Safety Nets programs - Cash-for-work, food-for-work and public works (number)		Quarterly	LIPW MIS	Regular project monitoring	Rural Development Coordinating Unit
Number of households that receive cash benefits from the Livelihood Empowerment Against Poverty (LEAP) program	This refers to the total number of households that receive cash payments from LEAP	Quarterly	LEAP MIS	Regular monthly Project Monitoring	LEAP Management Secretariat
Beneficiaries of social safety net programs		Quarterly	Livelihood Empowerment Against Poverty (LEAP) MIS	Regular monthly Project Monitoring	LEAP Management Secretariat
Beneficiaries of social safety net programs - Female		Quarterly	LEAP MIS	Regular monthly Project Monitoring	LEAP Management



					Secretariat
Number of social protection programs that use data from the Ghana National Household Registry (GNHR) to target benefits and services to intended beneficiaries	This indicator refers to the use of GNHR data by LIPW, PI, and LEAP as a source of program beneficiary information	Quarterly	GNHR MIS	Regular monthly Project Monitoring	Ghana National Household Registry Social Protection Directorate

**Monitoring & Evaluation Plan: Intermediate Results Indicators**

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Beneficiaries receiving training under the CLASS subcomponent of PI	This indicator refers to the number of CLASS beneficiaries that successfully complete all the component's microenterprise training modules as defined in the POM.	Quarterly	CLASS MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries receiving training under the CLASS subcomponent - Urban	This indicator refers to the number of CLASS beneficiaries in urban areas that successfully complete all the component's microenterprise training modules as defined in the POM.	Quarterly	PI MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries receiving a start-up grant under the CLASS subcomponent	This indicator refers to the number of CLASS beneficiaries that	Quarterly	CLASS MIS	Regular monthly Project monitoring	Rural Development Coordinating Unit



	successfully complete the component requirements and receive both tranches of cash grants for their microenterprise.				
CLASS, LEAP, and LIPW beneficiaries referred to agricultural activities	This indicator refers to the number of CLASS, LEAP, and LIPW recipients who are referred to agricultural programs that are supported by the Government.	Yearly	PI, LEAP, and LIPW MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit LEAP Management Secretariat
Female-male ratio with income generating activities (IGAs) through the CLASS subcomponent	Female-male ratio with IGAs through CLASS (in percent), 60 percent in every year through the implementation period.	Yearly	CLASS MIS	Regular project monitoring	Rural Development Coordinating Unit
Beneficiaries of LIPW - Urban	This indicator refers to the total number of beneficiaries of LIPW	Yearly	LIPW MIS	Regular Monthly Program Monitoring	Rural Development Coordinating Unit
LIPW sub-projects with operations and maintenance arrangements in place	This indicator refers to the share of LIPW sub-projects that have operations and maintenance manuals in place with information on scheduled maintenance.	Yearly	LIPW MIS	Regular monthly project monitoring	Rural Development Coordinating Unit
Area (re)afforested through LIPW	This indicator refers to LIPW planted areas where there was no previous tree cover	Annual	Project Reports and LIPW MIS	Regular Monthly Program Monitoring	Rural Development Coordinating Unit
Completed LIPW assets in use	Share of assets built through the LIPW program that are	Annual	Annual Reports	Regular project monitoring	Rural Development



	being used by the community for their intended purpose (as defined in the POM).				Coordinating Unit
Female-male ratio in wage-employment through LIPW	Female-male ratio in wage-employment through LIPW (in percent), 60 percent in every year through the implementation period.	Annual	LIPW MIS	Sample-based surveys	Rural Development Coordinating Unit
Percentage of beneficiaries of the LEAP Program enrolled onto the NHIS	This indicator will measure the percent of LEAP beneficiaries who are also enrolled in the National Health Insurance Scheme of the Government.	Yearly	GNHR MIS	Regular program monthly monitoring	Ghana National Household Registry Social Protection Directorate
Number of regions with reassessment initiated	This indicator refers to the number of regions in which a reassessment of the eligibility of LEAP beneficiaries has started	Yearly	Project Reports	Regular project monthly monitoring	Social Protection Directorate
Human Capital-related interventions developed	This indicator refers to the manuals developed and workshops initiated on human capital interventions (nutrition, education, savings, as detailed in the POM).	Yearly (starting in 2022)	Project Reports	Regular monthly project monitoring	Rural Development Coordinating Unit LEAP Management Secretariat
Grievance cases resolved through the Single Window Citizen Engagement Service within the stipulated timeframe	This indicator refers to the share of cases received through the Single Window that are resolved within the stipulated timeframe as	Quarterly	Annual Reports	Regular project monthly monitoring	Social Protection Directorate



	defined in the POM				
Regions that have data collected on poor households through the GNHR	This refers to GNHR data collection activities completed by region.	Yearly	Annual Reports	Annual Reports	Social Protection Directorate
Beneficiaries provided with access to multiple payment delivery methods to ensure financial inclusion	This refers to the share of beneficiaries who are able to collect payments or transfers through multiple means including mobile money, vendor-facilitated point-of-sale options, and other means.	Annual	Annual Reports	Annual Reports	Social Protection Directorate
SP Shock-responsive Strategy developed	This indicator refers to the creation of a strategy to rapidly respond and scale up social protection assistance in the event of a shock (climate, weather, health-related)	Yearly	Annual Reports	Annual Reports	Social Protection Directorate

**ANNEX 1. Implementation Arrangements and Support Plan**

1. The current plan of World Bank support and supervision under the GPSNP will be maintained under GPSNP 2. This comprises close coordination and oversight, as well as advisory and technical assistance support from the World Bank and from other development partners.
2. The World Bank's task team leaders (TTLs) for GPSNP 2, with support from Accra-based staff, will handle day-to-day matters of the project, which will include project implementation support, adherence to World Bank policies and procedures for funds administered through the World Bank, and representation in sector-wide policy dialogue and development partner coordination forums. The TTLs will be supported by a task team including sector experts, as well as fiduciary, environmental, and social safeguards staff.
3. The World Bank's supervision and support for GPSNP 2 implementation will include at least two official implementation supervision missions each year during the project period, with review findings and recommendations documented in Aide Memoires and Implementation Status and Results Reports. Before each supervision mission, the Government will also prepare implementation progress and performance reports with updates on results and indicators, challenges, and risk mitigation measures.
4. In addition, short missions will be organized by World Bank staff in Accra, should the need arise for missions with a narrower set of objectives of high priority. World Bank staff based in Accra and Washington, DC, and hired local and international consultants will ensure continuous supervision of project implementation and technical and advisory support through in-person meetings, audio and video conferencing meetings, and email and telephone communications. Supervision and support for project implementation will also focus on the analysis of data and documents submitted by the Government in compliance with agreed timetables and formats. Main data and documentation shall include those relating to legal covenant compliance, results and other monitoring indicators, financial reports, procurement documents, and contracts.
5. A midterm implementation review will also be carried out, in addition to the joint implementation support missions, to evaluate whether the expectations of the project design are still relevant. The review will also assess the potential direction and sustainability concerns of the project. Missions and reviews will be supplemented by external reviews that can cover the following areas: technical and economic aspects, institutional arrangements, FM, procurement, environmental and social safeguards, and M&E.

**ANNEX 2. Detailed Fiduciary Arrangements****(i) Financial Management**

1. Consistent with World Bank Guidelines and directives on IPF, a desk FM assessment was conducted on the MoGCSP and MLGDRD—the two leading IAs for the project. Under the MLGDRD, because of the decentralized nature of the project, actual implementation occurs at the sub-national level ie. MMDAs, in collaboration with the MLGDRD. The objective of the virtual assessment was to determine whether the existing FM arrangements meet the World Bank's minimum requirements and could adequately process and report on financial transactions for GPSNP 2.
2. GPSNP 2 will follow the same FM arrangements as the GPSNP. Based on the assessment, the residual risk rating for the project is assessed to be Moderate. The improvement in risk rating from Substantial under the GPSNP to Moderate under GPSNP 2 is driven by the ability of the MLGDRD and MoGCSP to engage qualified accountants to prepare and report on project financial transactions. Both IAs have received FM performance ratings of between Satisfactory and Moderately Satisfactory since the GPSNP's inception in June 2019. In addition, GHIPSS has been fully implemented and there are third-party controls in place to minimize the risk of grants and transfers not reaching the intended beneficiaries. Following past IFR reviews, the MoGCSP has agreed to adhere to government guidelines on fuel and per diem expenditure, and this will be monitored monthly using SoEs shared by the client to ensure that project funds are used for the intended purpose.
3. According to the project components described in GPSNP 2, the project will continue to decentralize program implementation by building capacity at the MMA level. This will however not affect the overall FM responsibility, which will be handled by the Director of Finance in the MLGDRD and the Head of Finance in the MoGCSP.
4. The key findings of the virtual assessment, which will inform implementation of GPSNP 2, are summarized in the following paragraphs.
5. Risks identified during the assessment include the following:
  - (a) Advances to the regions and districts will not be appropriately accounted for if treated as expenditure and documented in Client Connection to give the impression that the expenditure has been incurred.
  - (b) LEAP transfers may not reach the intended beneficiaries.
  - (c) LEAP cash transfer recipients may be ineligible for payment.
  - (d) Delayed returns from the districts and regions may lead to the late submission of SoEs and IFRs.
6. To manage risks associated with ineligible LEAP cash transfer recipients, the World Bank will conduct an in-depth review on cash transfers during the first year of implementation and also rely on audited financial statements and reports from the IAU of the MOGCSP to determine whether there are any weaknesses in the system and whether funds are being used for the intended purpose. In terms of effective monitoring of advances, the World Bank FM team will design IFRs which clearly separate advances from expenditure and this will be reviewed closely during SoE monthly and IFR quarterly



reviews. The World Bank will also rely on reports from the Ghana Audit Service and Internal Audit Agency to confirm that all cash advances are retired timely. To manage the risk of exchange losses, the MoGCSP and the RDCU are required to take steps to ensure that disbursements occur timely to be able to draw down funds quicker, thereby minimizing the impact of exchange differences. To minimize the risk of delayed returns, the World Bank urges the project accountants to be in constant communication with the regions and districts to ensure that funds are retired timely and to limit the transfer of new advances where the old transfers have not been retired as expected. The World Bank financial management specialist (FMS) will follow up on all the above risks and proposed mitigation measures during the routine FM reviews to be conducted during project implementation. In addition, the project's FM will be strengthened by adhering to the policies, rules, and procedures as stated in the POM, which provides guidelines on budgeting, financial reporting, funds disbursement procedures, and FM monitoring, control, and external audit arrangements. The project will rely on the existing MoGCSP and MLGDRD FM systems for project implementation and oversight.

## **Budgeting**

7. The MLGDRD will continue to follow existing budget guidelines in preparation of the Ministry's budget. The budget process begins with the selection of subprojects (for LIPW) and activities (for the PI) from the District MTDPs or annual action plans. The RCC, with support from the zonal offices, consolidates the action plan of the subprojects from DAs within its region. The zonal office reviews for eligible expenditures and other activity qualification criteria and finalizes a zonal AWPB. The finalized Zonal AWPB is then submitted to the MLGDRD through the RDCU for consolidation and further refinement.

8. The RDCU, after consolidation, shall constitute an AWPB team to review the work plan. The sector annual budget submitted to the MOF by the MLGDRD will include provision for the MLGDRD component of GPSNP 2, as captured in the AWPB. The AWPB will be reviewed in July each year, and the lessons learned made to serve as input in issuing guidelines for the ensuing year's work plan and budget preparation. The project budget performance will be controlled by comparing planned and actual expenditure on a quarterly basis using the unaudited IFR.

9. The MoGCSP will continue to follow existing budget guidelines in preparation of the Ministry's budget. The heads of LEAP, GNHR, and SPD begin the process with the development of the annual work plan, based on the components of the project in the PAD. The work plan is then consolidated by the PCU and discussed in a meeting chaired by the Chief Director, or representative, and approved.

10. The PCUs of the two ministries will then consolidate the individual Ministry AWPBs and put together a consolidated GPSNP 2 AWPB, which will then be submitted to the POC for approval before the end of November. The consolidated AWPB will thereafter be submitted to the World Bank for no objection no later than December 15.

## **Accounting**

11. **Staffing at the MLGDRD.** The overall FM responsibility for the components implemented by the MLGDRD will be handled by the Director of Finance, who may delegate the responsibilities to the Accountant at RDCU. Similar to arrangements under the GPSNP, the role of the accountant is to ensure



that there are satisfactory FM systems in place which can report adequately on the use of project funds. It is proposed that the project will adopt and use existing GoG accounting structures to manage the project's financial arrangements. The accounting function of the RDCU will be managed by an accountant who will report functionally to the Director of Finance of the MLGDRD and administratively to the project coordinator of the RDCU. To ensure adequate segregation of duties, the accountant will be supported by a team of accountants and respective district finance officers.

12. **Accounting system at the MLGDRD.** The RDCU will rely on the GIMFIS to process and report on financial transactions. Under the GPSNP, the RDCU worked with the GIMFIS Secretariat and the MoF to set up the chart of accounts and this process will also be followed for GPSNP 2.

13. **Staffing at the MoGCSP.** MoGCSP's accounting unit is managed by the Head of Accounts, who is supported by the Chief Treasury Officer and a team of Accountants for the respective core units including LMS, GNHR, and SPD. The three functional levels (LMS, GNHR, and SPD) have their own accountants who initiate payment vouchers, follow the relevant authorization guidelines at their unit, and forward to the FMS for processing.

14. The financial reports will be generated by the GPSNP 2 FMS and approved by the Head of Accounts. As with the GPSNP, part of the accountant's role under GPSNP 2 will be to train and transfer knowledge to the existing GoG staff. After the initial period, the role of the accountant shall be assessed as part of the periodic World Bank implementation support missions to determine if there is the need to retain such a consultancy. To ensure that there is sufficient transfer of skills to GoG staff, the FM consultant is required to share a brief quarterly report to the World Bank TTL on work done to train or transfer skills for the quarter.

15. **Accounting system at the MoGCSP.** The MoGCSP will rely on GIMFIS for processing and reporting on all project financial transactions. The World Bank FMS will conduct an assessment of the GIMFIS to determine whether the system, including the chart of accounts, has been fully configured to process and report on project financial data. Where issues are identified, recommendations will be provided to improve the system, especially around bank reconciliation and reporting. This assessment was completed prior to project negotiations.

## Funds Flow

16. The project will be funded by US\$100 million IDA facility jointly implemented by the MLGDRD and MoGCSP. Proceeds of the credit will be used by the project for eligible expenditures as defined in the Financing Agreement and further detailed in the respective AWPBs.

### *Banking Arrangements*

#### **MLGDRD: Implementing Components 1, 2, and Subcomponent 5b**

17. To support implementation, the MLGDRD shall open and maintain at the Bank of Ghana, one US dollar-denominated Designated Account to receive funds from the World Bank and transfer proceeds of the credit as an advance, to beneficiary MMDAs, zonal offices, and service providers. In addition, to



support the payments and transfers of funds for RDCU operational expenditures, the project will open a local currency operational account (also at the Bank of Ghana).

**MoGCSP: Implementing Components 3, 4, and Subcomponent 5a**

18. The MoGCSP will maintain one US dollar Designated Account to receive IDA funds from the World Bank. Subsequently and based on the anticipated cash flow requirements, funds shall be transferred from the US dollar Designated Account to local currency operational accounts to support implementation. Specifically, for the LEAP grants, funds shall be reimbursed by the World Bank into the existing GoG-MoGCSP/NSPS/LEAP operational accounts which is a pooled fund that receives funding from the GoG and other donors supporting the LEAP Grant components. Disbursements from this account shall follow existing GoG accounting procedures which have been assessed and are considered as adequate. To minimize the risk of delayed cash transfers due to delayed LEAP inflows from the GoG, the quarterly IFRs, will be designed to monitor the agreed GoG inflows and subsequent disbursements to beneficiaries. Given that the Head of Accounts will have overall financial responsibility, all questions around delays in the GoG inflows and delays in cash transfers to beneficiaries will be addressed to the MoGCSP Head of Accounts.

19. The POM will detail the operational procedures to transfer funds. Before project effectiveness, a process flow assessment will be performed by the World Bank on GPSNP LEAP cash transfers to determine whether the third-party controls around cash transfers are effective in ensuring that funds reach the intended beneficiaries and also that only eligible recipients receive transfers from the project.

**Disbursements Arrangements**

20. Based on the assessment of FM, the disbursement arrangements will be specific to each IA as follows.

21. **MLGDRD.** Similar to the GPSNP, the funding allocated to the MLGDRD will be disbursed using the report-based disbursement procedures through IFRs, which will also serve as the basis for withdrawals from the World Bank. The initial disbursement will be based on the consolidated expenditure forecast for six months, subject to the World Bank's approval of the estimates. Subsequent replenishments of the disbursement account would be done quarterly based on the forecast of the net expenditures for the subsequent half-year period.

22. **MoGCSP.** Based on the review of prior SoEs for the GPSNP, disbursements will continue to be done using the transaction-based reporting (SoE returns) for all categories under their implementation, except for those relating to LEAP grants (Category 3). The proposed ceiling for the disbursement account is US\$3,000,000. For LEAP and any other grants, the supporting documentation shall be periodic summaries of the aggregate transfers made to beneficiaries in their respective regions or districts as certified by the Head of Finance of the MoGCSP.

23. Additional details will be provided in the Disbursement Letter.



Figure 2.1. Withdrawal Allocations

Category	Amount of the Credit Allocated (expressed in USD)	Percentage of Expenditures to be Financed (inclusive of Taxes)
<b>MoGSCP</b>		
(1) Goods, works, non-consulting services, consulting services, Training and Operating Costs for Parts 3 (except Part 3 (a)), 4 and 5(a) of the Project.	38,000,000	100%
(2) Cash Transfers under Part 3(a) of the Project.	15,000,000	100%
<b>MLGDRD</b>		
(3) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for Parts 1 (except Part 1.1 (b)), 2 (except Part 2.1 (a)) and 5(b) of the Project.	21,700,000	100%
(4) Grants under Part 1.1(b) of the Project.	8,500,000	100%
(5) LIPW Payments under Part 2.1 (a) of the Project	16,800,000	100%
(6) Contingent Emergency Response Component (CERC) under Part 6 of the Project	0	100%
<b>TOTAL AMOUNT</b>	<b>100,000,000</b>	

24. UN commitment and UN advances disbursement methods will be available for activities to be implemented by UN agencies.

#### Internal Controls

25. **MLGDRD and MOGCSP.** Both the RDCU at the MLGDRD and the accounting and finance staff at the MoGCSP follow the internal control and accountability procedures specified in the FMM. The authorization and approval procedures are well defined and functioning satisfactorily.

#### Internal Audit

26. **MLGDRD.** The IAU of the MLGDRD carries out the internal auditing functions of coordinating, facilitating, monitoring, and supervising internal audit activities of the projects at the national level. The districts also have their own IAUs. The IAU also has its own Audit Manual in place. The manual and other internal audit guidelines are considered adequate to enable staff undertake their internal audit functions. The internal auditors currently do not provide regular audit reports. The Financial Controller at the MLGDRD will review prepared internal audit reports on a quarterly basis. The GPSNP 2 project components of the MLGDRD will be included in the internal audit work plan.

27. **MoGCSP.** The IAU of the MoGCSP carries out the internal auditing functions of coordinating, facilitating, monitoring, and supervising internal audit activities of the project. The IAU has its own Audit Manual in place and the manual and other internal audit guidelines are considered adequate to enable staff undertake their internal audit functions. The MoGCSP IAU is adequately staffed with the required skills and technical capacity to effectively undertake its responsibilities. The GPSNP 2 components of the MoGCSP will be included in the internal audit work plan. The IAU will conduct at least two audits for the



project per year and share a copy of the report with the World Bank, especially the report on high-risk activities such as grants transfer to beneficiaries. Reimbursable expenditure of such internal audit activities will be funded by the project once clearance is sought from the project TTL.

### **Financial reports**

28. **MLGDRD and MoGCSP.** Both IAs will produce quarterly unaudited IFRs for the Designated Account and the related project accounts. The IFRs are to be submitted to the World Bank within 45 days after the end of the calendar quarterly period. The format of the IFR was agreed between the World Bank and the IAs at negotiations. For external auditing purposes, both the IAs will prepare the project's annual accounts and financial statements within three months after the end of the accounting year, in accordance with accounting standards acceptable to the World Bank. The audited financial statements and Management Letter should be submitted to the World Bank within six months after the end of the accounting year for the MoGCSP and MLGDRD separately. The auditing firm contracted to Audit the Financial Statements of TF0B0469 and IDA6337-GH, shall also be assigned for the auditing of the Financial Statement for GPSNP 2.

### **(ii) Procurement**

29. Procurement execution under the proposed project will be in accordance with the World Bank's Procurement Regulations and the 'Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants', dated July 1, 2016, and other provisions stipulated in the Financing Agreements. The procurement documents will be based on the World Bank's Standard Procurement Documents for the international market approach, with modifications for the national market approach, as well as the recently enhanced documents to address ESHS and GBV/SEA/SH issues. The POM will elaborate on the procurement procedures, Standard Procurement Documents, and model contracts associated with the market approaches and selection methods for the various procurement categories.

30. The Procurement Plan, which is prepared in STEP, based on the PPSD, will be updated as and when required. STEP will be the primary software or platform to be used to submit, review, and clear all Procurement Plans and prior review procurement activities. The initial Procurement Plan covers at least the first 18 months of project implementation.

31. **PPSD summary.** The Borrower has prepared a PPSD, which has been reviewed and cleared by the World Bank. Though there will be significant opportunities for procurement in the delivery of services under the project to enable the Government to achieve its primary objectives in the sector, procurements will be negatively affected by the COVID-19 pandemic. As such, the PPSD will demonstrate mitigation measures as part of the PPSD (such as virtual procurement activities and online submissions, if needed, of bids/proposal, and so on) to minimize the impact of the COVID-19 pandemic on project implementation. A seamless budget-procurement-contract management module being pursued by the Government will mitigate the payment issues. In addition, the micro and macro stability being pursued by the Government will aid in improving the procurement environment to make it more competitive, realistic, and to get value for money. The project will rely on the experience of the agencies, departments, and units under the ministries and assemblies in implementing the project. The procurement activities will benefit from the options and flexibilities offered in the World Bank Procurement Regulations and



experience of the IAs currently executing the GPSNP to help this project meet its PDO. The procurement activities are detailed and reflected in the Procurement Plan. The ESHS/GBV/SEA/SH issues will be addressed based on relevant instruments and laws, which will be reflected in bidding documents, and with support from the World Bank. Compliance with Ghanaian and international standards will be ensured. The project will leverage the use of ICT to improve citizen participation, delivery, monitoring, and reporting, such as encouraging beneficiaries to send progress snap shots through mobile phones to designated staff of the IAs. Procurement complaints' review and resolution will be undertaken by the Borrower in line with World Bank requirements in the Procurement Regulations.

32. **Procurement implementation arrangements.** The project has three IAs—the MoGCSP and MLGDRD at the national level and MMDAs at the local level. The IAs shall implement and manage their respective procurements under the project. The MoGCSP will implement its components through the PCU and MLGDRD through the RDCU at the national level and the participating MMDAs at the local level. The zonal offices of the RDCU will provide backstopping for procurement implementation by the MMDAs.

33. **IAs procurement capacity assessment.** The assessment has been conducted in accordance with Operations Core Services-Procurement Policy and Services guidelines and PRAMS which reflects the current PRAMS. It is noted that the IAs, including the MMDAs, are government agencies which undertake procurements per the Public Procurement Act, 2003 (Act 663), as amended in 2016 by Act 914. They have the stipulated procurement structures including the Procurement Unit, Head of Procurement Unit, and Tender Committee. These agencies also follow the procurement planning, review, and clearance authorities as stated in the law. The IAs are also managing World Bank-funded projects, which include the GPSNP, and are familiar with World Bank project requirements. However, all these projects have used consultants, including procurement consultants, to support project procurement activities. Although the expert knowledge and experience reside with external consultants rather than the IA staff, these consultants as well as relevant staff within the IAs will continue to implement both GPSNP and GPSNP 2 concurrently, because these consultants are still at post with valid contracts (as form of capacity transfer). Note that recently at the MoGCSP, the procurement under the GPSNP has been ably handled by the current MoGCSP Head of the Procurement Unit, who has acquired the needed experience and knowledge. The acquired experience and knowledge from these previous projects will thus continue to be available for the IAs. At the MMA level, there is still insufficient relevant capacity and experience, hence the need for continuous backstopping.

34. The summary assessment of the procurement risk is Substantial for the project mainly because of the extent, vast geographical spread, and high numbers of procurement and contract activities across the country from the national through the MMA level. The expected coordination will also be a challenge, which should be addressed by the implementation arrangements for the MLGDRD components. Although there have been improvements so far in the procurement implementation under the GPSNP, there are still challenges in the procurement delivery data updates in STEP, which are being addressed as the project progresses.

35. **MoGCSP.** The Procurement Unit is headed by a Principal Procurement and Supply Chain Manager, with a Master of Science in Procurement and Supply Chain Management. The Head of the Procurement Unit is supported by assistants, with a Bachelor of Science in Procurement and Supply Chain. It was noted that the current Head of the Procurement Unit has some experience in public procurement per Act 663 and familiarity with World Bank-funded projects and has assumed responsibility for the procurement of



the MoGCSP component under the GPSNP. Continuous capacity building is required for continuous improvement in procurement implementation.

36. **MLGDRD.** The staff in the GPSNP are all consultants from the RDCU to the zonal offices, executing the primary procurement responsibility at the national level and backstopping at the local level. These staff were assessed to represent the MLGDRD procurement team for GPSNP 2. The assessment concluded that these teams under the GPSNP are adequate to concurrently undertake GPSNP 2 since the activities are similar to the previous project.

37. **MMDAs.** Almost all MMDAs have Procurement Units headed by a procurement officer with procurement experience, mostly bachelor's degrees and some master's. These heads work together with the staff of the Works Department. Although by law, the procurement heads manage the Procurement Unit, there is inadequate knowledge and experience in public procurement and World Bank procurement. It is noted that the procurement activities are largely supported by the assembly engineers, quantity surveyors, and planning officers, as the respective assembly procurement officers take the lead. The officers have varying levels of procurement proficiencies, which is also affected by frequent staff transfers. It is noted that although the MMDAs have handled World Bank- and other donor-funded projects, the MMDAs have received backstopping and handholding from external consultants or agencies outside the MMDA and from the GPSNP. The main risks identified include lack of adherence to aspects of the Public Procurement Law, delays in pre- and post-contract activities, cost overruns with several high-value amendments and variation orders, limited performance of some service providers, limited contract supervision and monitoring, weak contract management and poor quality of some procurement documents, payment delays, perception of lack of competition, associated bloating of cost of assignments, poor records keeping, political influence, and conflicts of interest.

38. **Proposed mitigation by the IAs** should include the following:

- (a) Continue to use the current procurement staff of the GPSNP in GPSNP 2 for the MoGCSP and MLGDRD to execute procurement on the project and offer hands-on mentoring and training to existing IA procurement staff as part of project mainstreaming.
- (b) Prepare the POM for the project before project effectiveness with clear procurement procedures, responsibilities, and process timelines.
- (c) Organize orientation or project launch workshops for key staff.
- (d) Identify and monitor key performance indicators on major procurements and contracts that strongly influence PDO achievement and continually track and monitor procurement execution and contract performance with a robust contract management system in place.
- (e) Undertake yearly post reviews and procurement audits.
- (f) The MLGDRD procurement specialist to support hands-on and offer necessary backstopping support to MMDAs.



- (g) Ensure all files and records pertaining to procurement contracts are well filed and kept appropriately and individually at all IAs.
- (h) Make use of the specialized department and unit experts under the IAs, MMDAs, and consultants at the PCU, as well as rely on external specialized consultant support as and when needed for TOR, request for proposals, evaluations, and so on.
- (i) Have an efficient scheduling of workload and deliverables by the mainstream staff on the project.
- (j) Avoid transfers that will cause replacement by staff with lack of knowledge on project implementation.
- (k) Ensure that the Procurement Unit and Works Department continue to work together in implementing procurement at the MMDA level to consolidate experience and knowledge on procurement implementation and management.
- (l) Enforce remedies if the GoG does not take appropriate sanctions against officials who violate procedures, if any.
- (m) Avoid or minimize political interference and conflict of interest, all PCU consultants for project management shall be procured following World Bank Procurement Regulations, that is, the default procurement process is Open Competition.

39. **Procurement planning.** Each IA will prepare its own Procurement Plans and submit them to World Bank for review and clearance through STEP. The MLGDRD will consolidate both the national and the MMDA-level procurements and submit in STEP to the World Bank. The IAs submitted the Procurement Plans covering the first 18 months of the project into STEP. The plans were reviewed and cleared by the World Bank. The Procurement Plan will be updated in agreement with the World Bank Project team at least annually or, as required, to reflect the actual project implementation needs and improvement in institutional capacity.

40. Training, workshops, conference attendance, and study tours will be carried out based on approved AWPBs; however, this should not be presented in the Procurement Plans.

41. **Operating cost procedures.** Operating costs financed by the project are incremental expenses related to the implementation of the project. The procedures for managing these expenditures will be governed by the Borrower's own administrative procedures acceptable to the World Bank.

42. **Procurement management reports.** These reports will form part of the project quarterly report and cover all procurements on the project related to the various IAs. It must essentially give a snapshot of the procurement progress, updated Procurement Plans and write up on achievements, challenges, lessons learned, and the way forward.

43. **Independent Procurement Audit.** Irrespective of the World Bank Annual Procurement Post Review, the project shall undertake the Annual Independent Procurement Audit, as advised under GPSNP, for GPSNP 2 and submit the same latest by May 31 of each year, starting 2022.



**44. Frequency of procurement supervision.** In addition to the prior review supervision which will be carried out by the World Bank, there will be one supervision mission each year to visit the field to carry out post review of procurement actions and technical review. Because the risk rating is Substantial, this mission will be carried out by the World Bank or Ghana Audit Service, which would cover at least 15 percent of contracts subject to post review. In addition, post reviews of in-country training will be conducted from time to time to review the selection of institutions/ facilitators/ course contents of training, justifications thereof, and costs incurred.

#### Main Procurement Activities and Market Assessment for MoGCSP<sup>73</sup>

No	Description	Reference No.	Procurement Category	Procurement Method	Est. Amount (US\$)	Review Type	Planned Start Date YYYY/MM/DD
1	Design and print LEAP Information, Education and Communication Materials and GNHR Paraphernalia for field officers	MoGCSP-G-01	Goods	RFB-Open National	160,500.00	Post	2021/08/01
2	Procurement of Car Tyres- GPSNP (5 No tyres*14 vehicles*3 years)	MoGCSP-G-02	Goods	RFB-Open National	210,000.00	Post	2021/08/01
4	Procurement of Office Stationery	MoGCSP-G-04	Goods	RFB-Open National	112,500.00	Post	2021/08/01
5	Supply of Office Equipment (50 Desktops+UPS,60 Laptops,20 printers)	MoGCSP-G-05	Goods	RFQ	50,000.00	Post	2021/08/01
6	Procurement of Vehicles (10 No. Pick-ups )	MoGCSP-G-06	Goods	RFB-Open National	500,000.00	Post	2021/08/01
7	Engagement of Data Collection Firm for data collection in the Ahafo region	MoGCSP-CS-07	Consulting Services	QCBS	3,042,000.00	Prior	2021/09/01
8	Engagement of Data Collection Firm for data collection in the Bono East region	MoGCSP-CS-08	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
9	Engagement of Data Collection Firm for data collection in the Bono region	MoGCSP-CS-09	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
10	Engagement of Data Collection Firm for data collection in the Ashanti region	MoGCSP-CS-10	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
11	Engagement of Data Collection Firm for data collection in the Greater Accra region	MoGCSP-CS-11	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
12	Engagement of Data Collection Firm for data collection in the Eastern region	MoGCSP-CS-12	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
13	Engagement of Data Collection Firm for data collection in the	MoGCSP-CS-13	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01

<sup>73</sup> These plans have been entered into STEP and cleared by the World Bank



No	Description	Reference No.	Procurement Category	Procurement Method	Est. Amount (US\$)	Review Type	Planned Start Date YYYY/MM/DD
	Western North region						
14	Engagement of Data Collection Firm for data collection in the Wetern region	MoGCSP-CS-14	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
15	Engagement of Data Collection Firm for data collection in the Central region	MoGCSP-CS-15	Consulting Services	QCBS	5,000,000.00	Prior	2021/09/01
16	Engagement of Data Collection Firm for Data Collection in the Volta region	MoGCSP-CS-16	Consulting Services	QCBS	4,643,000.00	Prior	2021/09/01
17	Procurement of Assorted Office Furniture for GPSNP Office in MoGCSP	MoGCSP-G-17	Consulting Services	RFB-Open National	1,000,000.00	Post	2021/09/01
18	Engagement of Social Protection Director	MoGCSP-CS-IC-18	Consulting Services	Individual Consultant Selection	48,000.00	Prior	2021/04/01
19	Engagement of Project Coordinator	MoGCSP-CS-IC-19	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
20	Engagement of Senior Case Management Officer for SWCES	MoGCSP-CS-IC-20	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
21	Engagement of Financial Management Specialist	MoGCSP-CS-IC-21	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
22	Engagement of M & E Specialist	MoGCSP-CS-IC-22	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
23	Engagement of MIS Specialist	MoGCSP-CS-IC-23	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
24	Engagement of Procurement Specialist	MoGCSP-CS-IC-24	Consulting Services	Individual Consultant Selection	48,000.00	Prior	2021/04/01
25	Engagement of LEAP Manager	MoGCSP-CS-IC-25	Consulting Services	Individual Consultant Selection	48,000.00	Prior	2021/04/01
26	Engagement of Finance and Payment Advice	MoGCSP-CS-IC-26	Consulting Services	Individual Consultant Selection	42,000.00	Prior	2021/04/01
27	Engagement of Coordinator, SWCES	MoGCSP-CS-IC-27	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
28	Engagement of 1 No. Network Administrator	MoGCSP-CS-IC-28	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01



No	Description	Reference No.	Procurement Category	Procurement Method	Est. Amount (US\$)	Review Type	Planned Start Date YYYY/MM/DD
29	Engagement of 1 No. Database Administrator	MoGCSP-CS-IC-29	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
30	Engagement of 1 No. National Coordinator	MoGCSP-CS-IC-30	Consulting Services	Individual Consultant Selection	48,000.00	Prior	2021/04/01
31	Engagement of 1 No. Operations and Logistics Specialist	MoGCSP-CS-IC-31	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
32	Engagement of 1 No. Monitoring & Evaluation Officer	MoGCSP-CS-IC-32	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
33	Engagement of 1 No. Communication Specialist	MoGCSP-CS-IC-33	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
34	Engagement of 1 No. Statistical Officer/ Data Analyst	MoGCSP-CS-IC-34	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
35	Engagement of 1 No. Software Developer	MoGCSP-CS-IC-35	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
36	Engagement of 1 No. Logistics and Survey Information Officer (ID 1)	MoGCSP-CS-IC-36	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
37	Engagement of 1 No. Logistics and Survey Information Officer	MoGCSP-CS-IC-37	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
38	Engagement of 1 No. Communication Officer	MoGCSP-CS-IC-38	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01
39	Engagement of 1 No. Field Operations Specialist	MoGCSP-CS-IC-39	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
40	Engagement of 1 No. Reconciliation Specialist	MoGCSP-CS-IC-40	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
41	Engagement of 1 No. Communication Officer	MoGCSP-CS-IC-41	Consulting Services	Individual Consultant Selection	30,00.00	Prior	2021/04/01
42	Engagement of 1 No. Beneficiaries Service Specialist	MoGCSP-CS-IC-42	Consulting Services	Individual Consultant Selection	36,000.00	Prior	2021/04/01
43	Engagement of 1 No. IT Application Engineer	MoGCSP-CS-IC-43	Consulting Services	Individual Consultant Selection	30,000.00	Prior	2021/04/01



### Main Procurement Activities and Market Assessment for MLGDRD<sup>74</sup>

No	Description	Reference No.	Procurement Category	Procurement Method	Est. Amount (US\$)	Review Type	Planned Start Date YYYY/MM/DD
1	Procurement of Service Provider for LEAP, LIPW and PI E-Payment Service	MLGRD-NCS-ON-1	Non-Consultancy Services	Open National	2,500,000.00	Post	2021/07/01
2	Selection of Consultant to undertake Independent Procurement Audit of Project activities	MLGRD-G-RFB-2	Consultancy Services	Quality Cost Based System (QCBS)	90,000.00	Post	2202/02/15
3	Procurement of 6No. Photocopiers, 10No. Printers, 5 Desktops, 5 No. Scanners, 4No. Scanners, 6 No. Laptops, 2 No. Projectors and 5 No. Commercial Drones	MLGRD-G-RFB-3	Goods	RFB-Open National	120,000.00	Post	2021/07/01
4	Procurement of 16No. 4X4 Vehicles for LIPW and PI Monitoring and Supervision	MLGRD-G-4	Goods	RFB-Open National	1,300,000.00	Post	2021/07/01
5	Procurement 200 No. tablets with Biometric Scanners	MLGRD-G-5	Goods	RFB – Open National	150,000.00	Post	2021/07/01
6	Procurement of National Coordinator for RDCU	MLGRD-CS-IC-6	Consulting Services	Direct Selection	72,000.00	Prior	2021/04/01
7	Procurement of Institutional & Capacity Development Specialist at RDCU	MLGRD-CS-IC-7	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
8	Procurement of National Engineer at RDCU	MLGRD-CS-IC-8	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
9	Procurement of Management Information Systems Specialist for RDCU	MLGRD-CS-IC-9	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
10	Procurement of Project Accountant for RDCU	MLGRD-CS-IC-10	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
11	Procurement Disbursement Officer Zonal for RDCU	MLGRD-CS-IC-11	Consulting Services	Direct Selection	27,000.00	Prior	2021/04/01
12	Procurement Disbursement Officer Zonal Office 1	MLGRD-CS-IC-12	Consulting Services	Direct Selection	27,000.00	Prior	2021/04/01
13	Procurement Disbursement Officer Zonal Office 2	MLGRD-CS-IC-13	Consulting Services	Direct Selection	27,000.00	Prior	2021/04/01
14	Procurement Disbursement Officer Zonal Office 3	MLGRD-CS-IC-14	Consulting Services	Direct Selection	27,000.00	Prior	2021/04/01
15	Procurement Disbursement Officer Zonal Office 4	MLGRD-CS-IC-15	Consulting Services	Direct Selection	27,000.00	Prior	2021/04/01

<sup>74</sup> These plans have been entered into STEP and cleared by the World Bank



No	Description	Reference No.	Procurement Category	Procurement Method	Est. Amount (US\$)	Review Type	Planned Start Date YYYY/MM/DD
16	Procurement of Procurement Specialist	MLGRD-CS-IC-16	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
17	Environmental & Social Safeguards Specialist	MLGRD-CS-IC-17	Consulting Services	Direct Selection	54,000.00	Prior	2021/04/01
18	Procurement of Monitoring and Evaluation Officer for RDCU	MLGRD-CS-IC-18	Consulting Services	Direct Selection	45,000.00	Prior	2021/04/01
19	Procurement of Zonal Coordinator for Zonal Office 1	MLGRD-CS-IC-19	Consulting Services	Individual Consultant Selection	48,600.00	Prior	2021/04/01
20	Procurement of Zonal Coordinator for Zonal Office 2	MLGRD-CS-IC-20	Consulting Services	Direct Selection	48,600.00	Prior	2021/04/01
21	Procurement of 1No. Zonal Coordinator for Zonal Office 3	MLGRD-CS-IC-	Consulting Services	Direct Selection	48,600.00	Prior	2021/04/01
22	Procurement of Zonal Coordinator for Zonal Office 4	MLGRD-CS-IC-22	Consulting Services	Direct Selection	45,000.00	Prior	2021/04/01
23	Procurement of Engineer for Zonal Office 1	MLGRD-CS-IC-23	Consulting Services	Individual Consultant Selection	45,000.00	Prior	2021/04/01
24	Procurement of Engineer for Zonal Office 2	MLGRD-CS-IC-24	Consulting Services	Direct Selection	45,000.00	Prior	2021/04/01
25	Procurement of Engineer for Zonal Office 3	MLGRD-CS-IC-25	Consulting Services	Direct Selection	45,000.00	Prior	2021/04/01
26	Procurement of Engineer for Zonal Office 4	MLGRD-CS-IC-26	Consulting Services	Direct Selection	45,000.00	Prior	2021/04/01



### ANNEX 3. Verification and Oversight System for Cash Payments

1. The identification of the right beneficiary and the need to guarantee payment is provided to the beneficiary and/or designated caregiver is critical to the social protection system. As such, under GSOP and GPSNP, efforts have been made to transform and enhance the payments systems.

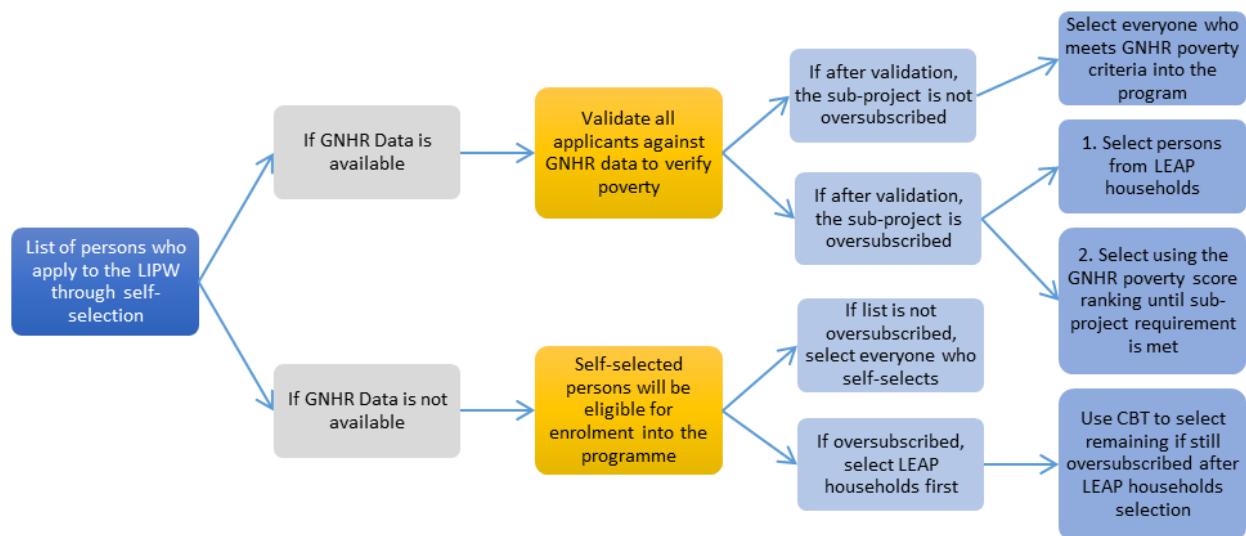
#### PI and LIPW Programs (MLGDRD)

##### LIPW Program

2. **Enrollment.** LIPW beneficiary districts are selected based on their poverty ranking, starting with the poorest districts using the most current GLSS poverty maps. The selection of beneficiary communities is also driven by poverty. Once a community is selected to participate in the program, this is followed by a sensitization program during which the entire community is brought together and briefed about the program. The sensitization activities enable the potential beneficiaries to make informed decisions about their participation.

3. LIPW under the GPSNP relies on a combination of techniques to target and enroll beneficiaries, including self-selection and community-based targeting approaches.

Figure 3.1. Summary of LIPW Targeting Process



4. **Payments.** The LIPW program transitioned from a manual process that was laborious to introducing digitized systems in 2017 under GSOP. Currently, LIPW beneficiaries' wage payment chain begins with timekeepers capturing daily work attendance at the various sites using an Android Application system 'e-DASH' and tablets. The work attendance data from the e-DASH system is fed into the LIPW MIS 'GMIS-Pro' from where payrolls are generated and processed and electronically transmitted to the e-payment service provider who in turn loads the wage entitlement of each beneficiary on biometric smart



cards (e-zwich). Beneficiaries are then able to access their wages based on successful biometric verification.

### **CLASS Program**

5. **Enrollment.** CLASS beneficiaries are already enrolled in LEAP or LIPW. For enrollment, beneficiaries are required to provide their unique LEAP and LIPW identification numbers and this is verified from the database of the respective programs before the prospective candidate is taken through other program qualification requirements that is, integrity, credibility, and traits of entrepreneurship to become eligible. These processes are effected in an effort to eliminate inclusion errors.

6. **Payment.** CLASS beneficiary cash grants are disbursed through an electronic payment platform with biometric features which ensures that only persons who are eligible and have been biometrically verified can access cash grants. The cash grants are processed through the program's MIS which is linked to the payment service provider's platform and disbursement to the biometric (e-zwich) smartcards. To access the grant, the beneficiary is required to slot the smartcard into a point-of-sales device and then go through a biometric verification process before he/she can access cash.

7. **Safeguards for efficiency and transparency.** Systems developed during GSOP and strengthened under GPSNP that has ensured efficiency, transparency, and accountability in the beneficiary enrollment and payment processes are the following:

- The transition from manual processes as was the case from the early part of GSOP to a digital process relating to various aspects of project operations backed by a functional project MIS;
- Comprehensive information, education, and communication campaigns (through various approaches) that empower beneficiaries with requisite information on their rights and entitlements;
- Effective social accountability through innovations such as installing TABs at program sites and communities and community accountability events that provide opportunities for beneficiaries to exact accountability from duty bearers;
- A robust GRM linked to SWCES that ensures the speedy resolution to all enrollment and payment-related grievances; and
- The payment service provider to provide the implementation team with payment reconciliation reports after each payment cycle that ensures effective tracking and prompt reconciliation of payment data to identify gaps and ensure timely resolution.

**LEAP Program (MoGCSP)**

8. **Program eligibility.** Program eligibility for households to be identified and included on the LEAP program is extreme poverty (and eligible categories—above 65 years, pregnant women or women with children under five years, OVC, and severely disabled). The basis for determining household poverty is typically by using the most current GLSS and for a household to be enrolled in the LEAP program, it must be in a community that is being targeted by the program and classified as extremely poor according to the PMT score derived from the GLSS.

9. **Targeting.** Currently, LEAP relies on the GNHR established in 2016 by the MoGCSP as a central point for collecting and disseminating data on poor people for use of social programs to target and select beneficiaries. Specifically, the GNHR collects poverty data in all communities using a standardized questionnaire and applies the LEAP eligibility criteria (extreme poverty) to the data collected. Households that are classified as extremely poor, according to the PMT, are eligible for LEAP. This LMS requests the list of eligible beneficiaries based on their targets at the time for validation and subsequent enrollment in the program.

10. **Enrollment.** The enrollment process permits the program to verify household data generated during targeting, assign household IDs, and register all qualified/ eligible beneficiaries (household caregivers - both primary and secondary) who will receive LEAP cash transfers on behalf of the household through e-zwich. The verified list is then used for registration on the financial service provider (FSP) platform. The process of registering the qualified and enrolled households on the FSP's payment platform involves the collection of biometric data for both primary and secondary beneficiaries and/or caregivers. Payment (ATM) cards are then submitted to the caregivers to enable the household's access to the LEAP grants.

**11. Safeguards measures instituted to ensure the right person gets paid:**

- A robust digitized targeting and biometric enrollment system for both primary and secondary beneficiaries and/or caregivers to ensure the right targeted and enrolled household is placed on the cash transfer program and gains access to the cash grant. The digitized system was introduced in 2015 and has been perfected over the years.
- Fingerprint verification of the LEAP beneficiary/designated caregiver by the PFI during cashout - biometric authentication.

12. **Payment process.** The first step of the payment process involves payroll generation and extraction to enable requests for the cash grant amount and transmission of payroll data to the FSP. This is currently undertaken electronically within the LEAP MIS through the payment module. The following activities are carried out during the payroll process.

**13. Step 1 - Payroll Process:**

- **Monthly grant accrual.** The creation of a liability of the LEAP grant for LEAP beneficiaries within the MIS. This is done for each calendar month.



- **Payment vouchering.** The LEAP MIS assigns numbering of the payment cycle, selection of grant accrual periods to be paid per the cycle, and the setting up of payment start date and payment end date in the MIS. The cycle number is then used to generate payment vouchers

14. **Payroll data export and validation:**

15. The LMS MIS extracts payroll data and submits it to the FSP, (currently GHIPSS). The LMS submits a grant request transfer letter and the payroll data to the Chief Director. The Chief Director minutes both the transfer letter and payroll data to the MoGCSP's Internal Auditor and FM Specialist for validation and authentication, who in turn, advises the Chief Director. The Chief Director then approves both the transfer letter and payroll data and forwards same to the Head of Accounts.

16. **Step 2: Direct electronic transfers to bank accounts or e-wallet.** Upon receiving the cash grant validation and approval from the Chief Director, the Head of Accounts authorizes the preparation of a payment voucher on the GIMIS system. This is signed by the Preparer, the Head of Accounts, the Chief Director and the MoF after which a payment instruction is written to the Bank of Ghana, signed by the Head of Accounts, the Chief Director and the Ministry of Finance. The Bank of Ghana then credits the FSP who then transfers the funds into the wallets of the beneficiaries.

17. **Step 3: Cash-out from e-wallet.** This process involves the beneficiary accessing the cash grant credited to the electronic wallet. This is undertaken by the FSP, through the PFI, at designated cash-out point under the supervision of the district social welfare officer (DSWO). These cash-out points are expected to be within a range of not more than 5 km.

18. The following activities are carried out during the field cash-out process:

- The FSP sends the crediting report to each of the districts and their assigned PFI.
- The FSP mobilizes PFIs or agents to move to the communities of beneficiaries to make the payments at a pre-arranged and communicated date, venue, and time.
- Beneficiaries present the program-issued payment instrument (e-zwich card) for authentication and field cash-out.
- The PFI issues a transaction slip to beneficiaries as proof of payment showing opening balance, amount paid, and balance in account after the transaction and provides explanation to the recipient.
- The district social welfare officers use the e-payroll submitted through the e-reporting app to verify and confirm cash-out by the LEAP beneficiary/designated caregiver.

19. **Reconciliation of funds are done on time.** To ensure reconciliation of funds is undertaken on time, the program transitioned from manual to electronic reconciliation by modifying the LEAP MIS with an enabler function permitting data from the FSP to be directly integrated into the payment module, enabling electronic reconciliation. This permits the program to automatically match the payment



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instruction issued to the FSP with the payment transaction, providing reasonable assurance that payment is undertaken to eligible beneficiaries only, with the right grant amount paid.

20. **Operational and administrative safeguards employed by the program for timely reconciliation:**

- The timely request for the submission of payment reports as specified within the contract with the FSP.
- The timely request by the LMS to the FSP to make sure payment reports are submitted within the agreed data format for immediate upload into the LEAP Reconciliation Module.
- Effective and efficient data preparation/authentication of payment reports undertaken by the Reconciliation Function using external systems - Tableau/Excel-Kutools/ Powerhouse within the agreed limits.
- Swift engagement in the collective exercise between the Reconciliation Function and the FSP to identify and resolve inconsistencies and irregularities uncovered and agree on residual funds to be returned.

21. The LEAP program has improved operational efficiency transitioning from manual to electronic-based targeting, enrolment, payments, and monitoring systems. The introduction of these electronic systems has significantly improved the efficiency, transparency, and accountability of the program.



#### ANNEX 4. Ghana Country Program Adjustments to COVID-19

1. **COVID impacts.** The social and economic impact of the COVID-19 pandemic on Ghana has been severe. Following detection of the first COVID-19 case on March 12, 2020, Ghana has seen constant increases in cases and as of March 4, 2021, has recorded 86,465 confirmed cases and 647 fatalities.<sup>75</sup> Economic growth is expected to slow from 6.5 percent in 2019 to 1.1 percent in 2020, as a result of a decline in external demand, changes in terms of trade, and lower inflows from foreign direct investment and tourism. Poverty (measured by the international poverty line, US\$1.9 PPP) declined from 13.0 percent to 11.1 percent between 2016 and 2019 as a result of strong GDP per capita growth. The pandemic and lockdown resulted in significant job and income losses of 70 percent and 78 percent, respectively. Households dependent on non-farm businesses were the most adversely affected, compared to those with incomes from the Government, such as pensioners and safety net beneficiaries. The fiscal deficit and gross financing needs have increased substantially, with the fiscal deficit expected to reach 16.2 percent of GDP for 2020 (including financial and energy sector costs) and public debt expected to increase from its 2019 level of 63.2 percent of GDP to 78.7 percent in 2020. To bridge the fiscal and balance of payment gaps caused by the pandemic, the Government obtained emergency support from the IMF and other partners. While the medium-term (2021–23) recovery from the COVID-19 related shocks is uncertain, the rebound will likely be modest as trade, investment, and tourism activities may not pick up immediately to pre-crisis levels. Growth is expected to average 2.2 percent over the medium term in the baseline scenario of a depressed global economy.

2. **Government response.** The Government responded quickly to mitigate and contain the health and economic impact of the COVID-19 pandemic. Shortly after the outbreak of COVID-19 in March 2020, the Government imposed restrictions, including school closures, cancellation of religious and other mass gatherings, border closures, and quarantine for all travelers. The Government has progressively lifted the various restrictions: the country's International Airport Kotoka was reopened in September 2020 (while land borders remained close to travelers); restrictions on social gatherings (that is, religious meetings, funerals, and weddings) were lifted at the end of 2020; and all schools were reopened on January 15, 2021. However, restrictions on social gatherings were reinstated after Ghana experienced a surge in infections and fatalities in January 2021.

3. The Government has aimed to contain the disease, focusing their response on five strategic pillars: (a) stop import of COVID-19 cases; (b) contain the virus; (c) stop community spread; (d) provide adequate care for the sick; and (e) limit social interaction. The Government approved a US\$100 million COVID-19 Emergency Preparedness and Response Plan (EPRP) on March 16, 2020. The goal of the EPRP is to improve existing preparedness and response structures and mechanisms for early detection and effective management of a COVID-19 outbreak in Ghana. The Government further announced a Coronavirus Alleviation Program (CAP) on March 30, 2020, to support affected households and companies. CAP is funded with GHS 1 billion (US\$172 million or about 0.2 percent of GDP), intended for two streams of support: a poverty and social program (GHS 400 million or US\$69 million) that distributes in-kind support, including food, to the 400,000 most vulnerable household; and a business support program worth GHS 600 million (US\$103 million or about 0.1 percent of GDP) for the promotion of selected industries (for example, pharmaceutical sector supplying COVID-19 drugs and equipment) and the support of micro,

<sup>75</sup> <https://www.ghanahealthservice.org/covid19/archive.php>



small and medium enterprises (SMEs) and employment through direct financing and the creation of guarantees and first-loss instruments. During the July 2020 mid-year budget review, the Government laid out the parameters for a Ghana COVID-19 Alleviation and Revitalization of Enterprises Support (Ghana CARES) Obatanpa<sup>76</sup> Programme. CARES envisages a program of GHS 100 billion in two phases: a stabilization phase from July to December 2020 to ensure food security, protect businesses and worker incomes, strengthen the health system, attract private investments, and support Ghanaian business and a medium-term revitalization phase to accelerate the Ghana Beyond Aid agenda through improvements in business regulations, digitization to improve quality and transparency of public service delivery, expanding of access to finance for Ghanaian business, skills training, and energy sector reform.

4. **Adjustments to the World Bank Program.** Ghana's Country Partnership Strategy (FY13–FY16)<sup>77</sup>, as extended by the November 2016 Performance and Learning Review, expired in 2018<sup>78</sup>. A new CPF is under preparation and will be delivered in the second half of FY21, following national elections (which took place in early December 2020) and in line with the deferral of CPFs as set out in the WBG's COVID-19 Response Framework Approach Paper. In the meantime, the WBG has reviewed and adjusted its ongoing program and pipeline to ensure an immediate focus on supporting COVID relief while pipeline projects are being planned with a strong emphasis on recovery.

5. **Saving lives.** Health support to save lives is focused on immediate containment of the outbreak and preparing for a more severe outbreak. The World Bank has allocated US\$235.8 million to the COVID-19 health response by the end of Q2 FY21. This includes reallocation of US\$2.5 million of uncommitted funds from the Maternal, Child Health and Nutrition Project (P145792); two COVID-19 Emergency Preparedness and Response Projects (US\$35 million - Parent: P173788 and US\$130 million AF: P174839) approved in April and November 2020, respectively; activation of a US\$65 million CERC on the Greater Accra Resilient and Integrated Development Project (P164330), triggered on March 26, 2020; and a US\$3.3 million payment from the Pandemic Emergency Facility. This package aimed to strengthen coordination of preparedness activities across the country; upgrade health facilities and points of entry; strengthen national capacity for laboratory surveillance and diagnosis, case management, contact tracing, and infection prevention and control; ensure at least a minimum level of health and testing logistics are in place; and increase public awareness of COVID-19 risk mitigation and response measures. Upon request by the Government, a US\$100 million AF to COVID-19 Emergency Preparedness and Response Projects is under consideration for FY21 for vaccine financing—once the Government has completed its assessment and distribution plans. Further, the ongoing Greater Accra Metropolitan Area Water and Sanitation Project (P119064) reprogrammed US\$200,000 to support health centers with handwashing facilities and water tankers, and its Ghana Additional Financing for Greater Accra Metropolitan Area Sanitation and Water Project (P171620), approved in September 2020, will increase access to water supply in vulnerable urban areas.

6. **Protecting the poor and the vulnerable.** To provide immediate relief to the poor and vulnerable, the Ghana - Productive Safety Nets Project (P164603) is being restructured to (a) accelerate payments of the national cash transfer program to the poor; (b) adjust payments to beneficiaries of the LIPW program;

<sup>76</sup> Meaning "Good Mother".

<sup>77</sup> Ghana Country Partnership Strategy (FY13-16) Report No. 76369-GH

<sup>78</sup> Performance review - Report No. 105606-GH



and (c) provide benefits to new already-identified needy groups, among other activities, more than US\$13 million to 332,000 households and 23,000 beneficiaries as of end-2020. Projects in the education sector, including the Ghana Accountability for Learning Outcomes (P165557), have been adjusted to add activities for continued learning, recovery, and resilience in basic education. The Additional Finance to the Ghana Accountability for Learning Outcomes Project (P173282) was processed in July 2020 for a total of US\$40.3 million to strengthen equity and accountability in the sector targeting the most vulnerable children and enabling continuity of learning for basic education during COVID-19. In support of food security, several operations reprogrammed their project resources in support of vulnerable households. The Sustainable Land and Water Management Project (P098538) provided ongoing support to rural and fringe communities in support of food security and tree-growing activities. The Commercial Agriculture Project (P114264) provided US\$1.8 million to purchase 700 threshers for farmers, distributed protective equipment for irrigation sites, and ran a COVID-19 awareness radio program reaching 50,000 persons. The Ghana-Peri-Urban Commercial Vegetables Value Chains Project (P150369) disbursed US\$1.35 million to close to 200 farmers in grant support for land preparation and post-harvest management and ran community sensitization programs on COVID-19.

**7. Ensuring sustainable business growth and job creation.** The US\$200 million Jobs and Skills Project (P166996), approved in June 2020, will contribute to skills development and job creation, improve the enabling business environment, and direct support for entrepreneurship and micro and small enterprise growth. The Ghana Economic Transformation Project (P166539) and the Ghana Tourism Development Project (P164211) reprogrammed funds to help firms recover from the crisis, such as SME grants and technical assistance for growth potential firms, including tourism SMEs, to enhance their productivity and competitiveness and to enable continued operations in the short term. The Ghana Economic Transformation Project (P166539) will also support longer-term recovery and resilience building within the private sector. The Ghana Development Finance Project (P169742), approved in October 2020, supports economic recovery through a line of credit (approximately US\$175 million) and partial credit guarantee (approximately US\$60 million) targeting SME development. The International Finance Corporation (IFC) has put in place an emergency liquidity facility for existing banking clients, for trade finance and working capital (US\$50 million). IFC committed US\$37 million in June 2020 to two manufacturing companies (steel and ceramics) to help support job creation. In addition, IFC is offering training to banks to improve their financial resilience during the crisis and is working to expand digital finance services.

**Support to policies and institutions is focused both on supporting efforts to improve fiscal space and resilient recovery.** Several operations are being refocused to ensure institutional responsiveness to the COVID-19 pandemic. The Ghana Economic Management Strengthening Project (P152171) will accelerate activities to improve business intelligence systems including the establishment of a data warehouse. The Public Sector Reform for Results Project (P164665) will strengthen digital service delivery capacity through reducing the time required to register vehicles and accelerating mobile and web-based applications to improve Birth and Death Registry digital service delivery across Ghana. Ghana's financially constrained energy sector has placed a barrier upon fiscal space needed to fully address the COVID-19 crisis and plan for longer-term recovery. The World Bank is supporting reforms in this area, including through the ongoing Energy Development and Access Project (P074191) and through the forthcoming Program-for-Results Energy Sector operation planned for FY22. Ghana is subject to the Sustainable Development Financing Policy and its performance and policy actions will focus on domestic resource management, SoE debt transparency, and rationalizing of SoE investments.



8. **Collaboration with other partners.** The WBG is working closely with other partners to support the COVID-19 response in Ghana. A COVID-19 donor mapping tool indicates total health donor partners' contribution of US\$265 million, of which 89 percent is provided by the World Bank. Other organizations are providing support through technical assistance, among other things. UN agencies are executing the US\$3.3 million allocated to Ghana by the World Bank Pandemic Emergency Facility. The World Bank is coordinating support to the macroeconomic area closely with the IMF, which provided US\$1 billion in support from the Rapid Credit Facility in May 2020. Finally, the World Bank has been active in several thematic working groups that gather development partners and the Government on a regular basis (that is, health, education, social protection, and energy) and is taking an active role in the two regular platforms of ensuring development partner dialogue and coordination—Heads of Commissions and Heads of Missions.



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