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IDA/R2018-0337/1

October 12, 2018

Closing Date: Wednesday, October 31, 2018 at 6 p.m.

FROM: Vice President and Corporate Secretary

Ghana - Ghana Productive Safety Net Project

Project Appraisal Document

Attached is the Project Appraisal Document regarding a credit to Ghana for a Ghana Productive Safety Net Project (IDA/R2018-0337), which is being processed on an absence-of-objection basis.

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Report No: PCBASIC0123303

INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT APPRAISAL DOCUMENT

ON A

PROPOSED CREDIT

IN THE AMOUNT OF SDR 43.1 MILLION
(US\$60 MILLION EQUIVALENT)

TO THE

REPUBLIC OF GHANA

FOR THE

GHANA PRODUCTIVE SAFETY NET PROJECT

October 10, 2018

Social Protection and Jobs Global Practice
Africa Region

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CURRENCY EQUIVALENTS
(Exchange Rate Effective September 30, 2018)

Currency Unit = Ghanaian Cedis (GHS)

GHS 4.78 = US\$1

US\$1.395 = SDR 1

FISCAL YEAR
January 1 - December 31

ABBREVIATIONS AND ACRONYMS

AWP	Annual Work Plan
AWPB	Annual Work Plan and Budget
CF	Community Facilitator
CLASS	Complementary Livelihood and Asset Support Scheme
CSO	Civil Society Organization
DA	District Assembly
DCDO	District Community Development Officer
DFID	United Kingdom Department for International Development
DFO	District Finance Officer
DMTDP	District Medium-term Development Plan
DPCU	District Planning Coordinating Unit
DPO	District Planning Officer
EPA	Environmental Protection Agency
ESHS	Environment, Social Health and Safety
ESMF	Environmental and Social Management Framework
EU	European Union
GAS	Ghana Audit Service
GBV	Gender-based Violence
GCAP	Ghana Commercial Agriculture Project
GHS	Ghana Cedis
GIFMIS	Government 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
GSFP	Ghana National School Feeding Program
GSOP	Ghana Social Opportunities Project
GSS	Ghana Statistical Service
IA	Implementing Agency
IAU	Internal Audit Unit
ICT	Information, Communication and Technology

IDA	International Development Association
IFR	Interim Financial Report
IMCC	Inter-Ministerial Coordination Committee
JSDF	Japanese Social Development Fund
FM	Financial Management
FMS	Financial Management Specialist
LEAP	Livelihood Empowerment Against Poverty
LIPW	Labor-Intensive Public Works
M&E	Monitoring and Evaluation
MADE	Market Development for Northern Ghana
MDAs	Ministries, Departments, and Agencies
MIS	Management Information System
MLGRD	Ministry of Local Government and Rural Development
MMDA	Metropolitan, Municipal and District Assembly
MoF	Ministry of Finance
MoGCSP	Ministry of Gender, Children and Social Protection
MoU	Memorandum of Understanding
MRC	Mobile Registration Center
NCO	National Coordinating Unit
NGO	Non-governmental Organization
NHIS	National Health Insurance Scheme
NSPP	National Social Protection Policy
PAD	Project Appraisal Document
PDO	Project Development Objective
PIC	Public Information Campaign
PMT	Proxy Means Test
POC	Project Oversight Committee
POM	Project Operational Manual
PPSD	Project Procurement Strategy for Development
RAP	Resettlement Action Plans
RCO	Regional Coordinating Office
RDCU	Rural Development Coordination Unit
RPF	Resettlement Policy Framework
SWCES	Single Window Citizens Engagement System
SCD	Systematic Country Diagnostic
SDR	Special Drawing Rights
SP	Social Protection
SPD	Social Protection Directorate
STEP	Systematic Tracking of Exchanges in Procurement
SWCES	Single Window Citizen Engagement Service
UNICEF	United Nations Children's Fund
US\$	United States Dollar
USAID	United States Agency for International Development
VSLA	Village Savings and Loans Association
ZCO	Zonal Coordinating Office

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**BASIC INFORMATION**

Country(ies)	Project Name	
Ghana	Ghana Productive Safety Net Project	
Project ID	Financing Instrument	Environmental Assessment Category
P164603	Investment Project Financing	B-Partial Assessment

Financing & Implementation Modalities

☐ Multiphase Programmatic Approach (MPA)	☐ Contingent Emergency Response Component (CERC)
☐ Series of Projects (SOP)	☐ Fragile State(s)
☐ Disbursement-linked Indicators (DLIs)	☐ Small State(s)
☐ Financial Intermediaries (FI)	☐ Fragile within a non-fragile Country
☐ Project-Based Guarantee	☐ Conflict
☐ Deferred Drawdown	☐ Responding to Natural or Man-made Disaster
☐ Alternate Procurement Arrangements (APA)	

Expected Approval Date	Expected Closing Date
31-Oct-2018	31-Dec-2022

Bank/IFC Collaboration

No

Proposed Development Objective(s)

To support the Government to strengthen safety net systems that improve the productivity of the poor

Components

Component Name	Cost (US\$, millions)
Component 1: Productive Inclusion	10.00



Component 2: Labor Intensive Public Works Program	28.00
Component 3: Livelihood Empowerment Against Poverty (LEAP) Cash Transfers	163.00
Component 4: Social Protection Systems Strengthening	15.00
Component 5: Project Management, Coordination, and Capacity Building	7.00

Organizations

Borrower:	The Republic of Ghana Republic of Ghana
Implementing Agency:	Ministry of Local Government and Rural Development Ministry of Gender, Children and Social Protection

PROJECT FINANCING DATA (US\$, Millions)**SUMMARY**

Total Project Cost	223.00
Total Financing	223.00
of which IBRD/IDA	60.00
Financing Gap	0.00

DETAILS**World Bank Group Financing**

International Development Association (IDA)	60.00
IDA Credit	60.00

Non-World Bank Group Financing

Counterpart Funding	140.00
Borrower	140.00
Other Sources	23.00
UK: British Department for International Development (DFID)	23.00

IDA Resources (in US\$, Millions)



	Credit Amount	Grant Amount	Total Amount
National PBA	0.00	60.00	60.00
Total	0.00	60.00	60.00

Expected Disbursements (in US\$, Millions)

WB Fiscal Year	2019	2020	2021	2022	2023
Annual	4.25	16.86	20.02	13.94	4.94
Cumulative	4.25	21.10	41.13	55.06	60.00

INSTITUTIONAL DATA

Practice Area (Lead)

Social Protection & Labor

Contributing Practice Areas

Agriculture, Finance, Competitiveness and Innovation

Climate Change and Disaster Screening

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

Gender Tag

Does the project plan to undertake any of the following?

a. Analysis to identify Project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF	Yes
b. Specific action(s) to address the gender gaps identified in (a) and/or to improve women or men's empowerment	Yes
c. Include Indicators in results framework to monitor outcomes from actions identified in (b)	Yes

SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Moderate
2. Macroeconomic	● Moderate



3. Sector Strategies and Policies	● Low
4. Technical Design of Project or Program	● Moderate
5. Institutional Capacity for Implementation and Sustainability	● Moderate
6. Fiduciary	● Substantial
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

Safeguard Policies Triggered by the Project	Yes	No
Environmental Assessment OP/BP 4.01	✓	
Performance Standards for Private Sector Activities OP/BP 4.03		✓
Natural Habitats OP/BP 4.04		✓
Forests OP/BP 4.36		✓
Pest Management OP 4.09		✓
Physical Cultural Resources OP/BP 4.11		✓
Indigenous Peoples OP/BP 4.10		✓
Involuntary Resettlement OP/BP 4.12	✓	
Safety of Dams OP/BP 4.37		✓
Projects on International Waterways OP/BP 7.50		✓
Projects in Disputed Areas OP/BP 7.60		✓



Legal Covenants

Sections and Description

4.01 The Co-financing Deadline for the effectiveness of the Co-financing Agreement is December 31, 2019.

Sections and Description

Schedule 2, Section I.A.5 Establish not later than three (3) months from the Effectiveness Date and thereafter 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.

Sections and Description

Schedule 2, Section I.A.6 Establish not later than three (3) months from the Effectiveness Date and thereafter maintain, at all times during the implementation of the Project, a Technical Committee comprising of the directors of the RDCU and the Social Protection Directorate, chaired by the Chief Directors of MLGRD and MoGCSP and responsible for providing technical guidance on the Project.

Conditions

Type Effectiveness	Description 5.01(a)The Recipient has prepared and adopted the Project Operational Manual, in form and substance satisfactory to the Association.
Type Effectiveness	Description 5.01(b) The Recipient has established in MLGRD the RDCU, and recruited or assigned staff with satisfactory mandate, including; a Project coordinator, a social and environmental safeguards specialist, an accountant and a procurement specialist; all with experience and under terms of reference satisfactory to the Association.
Type Effectiveness	Description 5.01(c)The Recipient has recruited or assigned in MoGCSP, a Project coordinator, monitoring and evaluation specialist, management information systems specialist, an accountant, and a procurement specialist; all with experience and under terms of reference satisfactory to the Association.



**GHANA
SECOND GHANA SOCIAL OPPORTUNITIES - PRODUCTIVE SAFETY NETS PROJECT**

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I. STRATEGIC CONTEXT

A. Country Context

1. **Ghana has enjoyed a period of sustained economic growth with significant reductions in poverty.** Since the early 1990s, Ghana has experienced positive rates of economic growth, averaging 4.8 percent between 1993 and 2005, 7.7 percent between 2005 and 2012, and 5.6 percent between 2012 and the present. During this period, the poverty rate (at US\$1.90 a day) fell from 47.4 percent in 1991 to 13.6 percent in 2012, which enabled Ghana to achieve the first Millennium Development Goal target of reducing the poverty rate by half. This trend coincided with increasing consumption among the bottom forty percent of the population and little change in income inequality. In addition, urban poverty rates have declined significantly from 28 percent in 1992 to 9 percent in 2012. These positive trends have been attributed to a better-educated labor force, internal migration and increased production of cocoa and other crops.¹

2. **The overall decline in poverty in Ghana masks differences in the speed at which poverty has fallen over time and across geographic areas.** The highest rate of poverty reduction (13 percentage points) was recorded between 1991 and 1998. Since then, even as rates of economic growth have accelerated, the rate of poverty reduction has declined, registering 11 percentage points between 1998 and 2005 and only 4.3 percentage points from 2005 to 2012. These figures show that the growth impacts of poverty have fallen dramatically over time. At the same time, inequality across areas has increased: poverty rates remain above 40 percent in Northern and Upper West regions and the number of poor people has increased in parts of Volta, Brong Ahafo, Northern and Upper West regions, even as these numbers fell in other regions. Poverty rates also vary widely across districts within regions. Outside of the regions, the Western, Central, Volta, and Ashanti have seen poverty depth rise since 2006. Furthermore, although urban poverty rates have fallen over time, the number of urban poor has not decreased by much, with some regions such as Volta, Eastern and Northern recording an increase in the absolute number of urban poor. These regional inequalities are reflected in poorer road networks, less access to markets and services, lower school enrollment rates, and worse health outcomes.

3. **Slowing rates of poverty reduction arising from the way the economy is undergoing structural change.** The economy has shifted from agriculture to services and, to a lesser extent, industry. From 1991 to 1998, agriculture accounted for 42.6 percent of gross domestic product (GDP), falling to 21.9 percent in 2012 to 2016, while the share of services increased from 32.4 to 49.8 percent. This shift from agriculture to services has, however, not led to higher earnings as most of these services have relatively low productivity. In rural areas, agricultural activities dominate for the bottom 40 percent of the population and diversification into off-farm activities is limited. The agricultural sector is also characterized by low-productivity smallholder farming with low yields for staple and cash crops. Most agricultural activities in Ghana are rain-fed, which particularly impacts the northern savannah regions where increasingly precarious weather patterns are more volatile due to climate change. These risks are further compounded by unsustainable agricultural practices that have led to reduced soil quality and higher erosion. As a result, many parts of the country, particularly the savannah regions are susceptible to climate change. This is

¹ This section draws on the Draft Ghana Systemic Country Diagnostic, International Development Association, Country Department AFCC2, Africa Region (August 12, 2018). The GLSS 7 was not available at the time this PAD was written.



evident in the increasing frequency and impact of droughts and flooding that disproportionately affect the poor and has undermined efforts to achieve poverty reduction among these populations. Farmers in the Northern regions are mainly engaged in subsistence agriculture. However, farmland is poorly irrigated, which is a serious obstacle to increasing agricultural production in poor regions.

4. **At the same time, inequalities in access to basic services across regions and income groups persist** and has led to an increase in numbers of vulnerable and excluded individuals. Only 56 percent of the bottom one percent of households visit health facilities when they get sick, compared to 70 percent of the top 20 percent of households. On nutrition, 25 percent of children in the lowest two quintiles are stunted, compared to 9 percent of children in the highest quintile. Large regional disparities in education outcomes persist: in the Upper West, Upper East and Northern Regions, two thirds of women and nearly half of men have no education, compared to 8.3 percent of women and 2.9 percent of men in the Greater Accra region. Households in the poorest quintile have low access to financial services: only 5 percent have a savings account compared to 23.4 percent for the total population. Among the poorest households, inequalities in access to services and land make women more vulnerable to poverty. Such trends in the structural transformation of Ghana together with persistent inequalities in access to public services suggest that focused efforts, such as those offered through social protection (SP), are required to facilitate the productive inclusion of the poor into the economy.

B. Sectoral and Institutional Context

5. **The Government is committed to promoting inclusive economic growth that reduces poverty and creates job opportunities for all Ghanaians.** The Government's aim of promoting broad-based economic growth is outlined in the *Coordinated Programme of Economic and Social Development Policies (2017-2024)* which underscores the need to mainstream employment creation in the national development of Ghana. To this end, the Government has prioritized investments in core infrastructure and launched a number of flagship programs that aim to enhance access to jobs, promote entrepreneurship and reduce constraints to growth. These include: *Planting for food and jobs; Planting for Export and Rural Development, One village, One dam; and One district, One factory*. While these initiatives are likely to generate job opportunities that are suitable for much of the population, extremely poor households often experience unequal access to such programs, as well as basic services due to low literacy and skills, as well as poor health. The proposed project will therefore contribute towards the Government's aim of improving the livelihoods of poor households by harnessing investments in the SP sector to support these households to better access services that promote their productivity and improve their access to jobs.

6. **Ghana has made important advances in consolidating its SP sector by putting in place policies and strategies that rationalize programs and prioritize investments.** Since the early 2000s, and with the development of the Ghana Growth and Poverty Reduction Strategy (GPRS I) 2002-2005, the Government made a concerted effort to increase investments in social services. It thereby initiated several SP interventions including the Ghana National School Feeding Program (GSFP), Livelihood Empowerment Against Poverty (LEAP) cash transfer program, National Health Insurance Scheme (NHIS), Free school uniforms and exercise books, among others, with the aim of achieving the Millennium Development Goals and alleviating poverty in Ghana. More recently, in 2015, the National Social Protection Policy (NSPP), which built on the 2007 National Social Protection Strategy, was developed with the overall vision of creating "an all-inclusive and socially empowered society through the provision of sustainable



mechanisms for the SP of persons living in situations of extreme poverty and related vulnerability and exclusion". This will be achieved by expanding SP programs, increasing coordination among interventions, as well as improving the management systems of interventions. To this end, the NSPP defines a basket of five flagship SP interventions: LEAP cash transfer program; Labor-Intensive Public Works (LIPW) Program; GSFP; NHIS; and Education Capitation Grant. In 2013, the Ministry of Gender, Children and Social Protection (MoGCSP) was established and mandated to coordinate SP programming, among others.

7. **Ghana has established flagship safety net programs that have progressively expanded nationwide.** The LEAP cash transfer program started in 2008 with an objective of smoothing consumption for extremely poor and vulnerable households. The number of beneficiaries grew from around 40,000 households in 2010 (start of IDA support; see Box 1) to about 213,000 households with the intention of reaching 456,000 households in late 2018. The LIPW program equally started in earnest in 2010, with an objective of providing short-term employment to poor people during the lean season, while creating productive assets. The LIPW program has supported 166,875 unskilled beneficiaries with over 13 million person-days of labor. The assets created through LIPW 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 (and reforesting). In addition, concerted efforts have been made to link the poorest households to multiple programs. Key among these efforts was the decision by the Government that households participating in the LEAP would receive free access to the NHIS².

8. **More recently, the Government has introduced reforms and innovations to strengthen the transparency and objectivity of SP delivery.** Central to these reforms has been the launch of the Ghana National Household Registry (GNHR), which collects data on households to enable their selection into a range of targeted programs through an objective and transparent process. The LEAP and LIPW introduced electronic systems such as e-payments and e-attendance with biometric verification and the MoGCSP initiated a unified citizen engagement service. These innovations have increased the efficiency of program delivery by increasing transparency of project activities, improving workflows, including the speed with which payments to beneficiaries were made, and reduced leakages associated with "ghost" beneficiaries. Given these innovations, the next step for the SP sector is to consolidate these systems so that they are used by all relevant programs and extended to community level to support better coordination of services and further promote transparency and accountability. Extending these systems to communities requires not only the continued innovative use of technology to connect citizens to the systems (through the *Helpline of Hope*, for example; see paragraph 49) but also strengthening the knowledge and skills of district-level staff, while supplementing existing human resource capacity with the use of community-facilitators.

9. **The Government's overall ownership of and efforts to consolidate and harmonize SP are reflected in its increasing financing to the sector.** The Government has progressively increased its financing to the LEAP program, disbursing GHC 2 million at the start of the program in 2008 as compared with GHC 168 million (US\$37.3 million equivalent) in 2018. This financing is set within a broad commitment to ensuring the financial sustainability of the flagship cash transfer program. The World Bank has sustained engagement in the sector through the IDA-financed Ghana Social Opportunities Project (GSOP) (see Box 1). This support has been coordinated with that of other development partners, including the United Kingdom Department for International Development (DFID), the United Nations Children's

² These results are described in detail subsequently in the Appraisal section.



Fund (UNICEF), the European Union (EU), and the United States Agency for International Development (USAID). The Government has thus requested the proposed project to continue this partnership to build on the success achieved in the SP sector.

Box 1: World Bank Support to Social Protection in Ghana.

The World Bank has contributed toward improving the SP system in Ghana through the GSOP (P115247). Initiated in 2010, the IDA-financed US\$138.6 million project aimed to improve the targeting of SP programs and provide income-support to poor households through LEAP cash grants and the LIPW infrastructure in targeted districts. The project demonstrated strong results, supported the preparation of the NSPP, initiation of the SP bill, and strengthened inter-ministerial coordination as implementation of the project was undertaken jointly by the Ministry of Gender, Children, and Social Protection (MoGCSP) and the Ministry of Local Government and Rural Development (MLGRD).

10. **The SP sector is now poised to provide a foundation for jobs and improved access to services for the poor.** This approach rests on the established role of the SP sector in being able to reach the poorest households, the results that have been achieved to date, and the investments in robust delivery systems. It also draws 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. Ghana has experimented with this approach through a grant funded by the Japanese Social Development Fund (JSDF) that was implemented by the MLGRD³, which provided such support to LEAP and LIPW beneficiaries. Accordingly, the proposed project aims to further improve the effectiveness of the flagship programs (specifically LEAP and LIPW) and to complement these with concerted efforts to build linkages to productive support for extremely poor households. This includes the development of small earth dams and dugouts to mitigate the impacts of climate change by providing appropriate infrastructure for harvesting and storage of water, as well as improving standards for maintaining these assets with community involvement and ownership. The climate change mitigation sub-projects under LIPW, which focus on afforesting and reforestation and planting of fruit trees will further advance this agenda. This approach is anticipated to address some of the constraints to productivity faced by the extremely poor household while consolidating the gains made in the SP sector to date.

C. Higher Level Objectives to which the Project Contributes

11. **The proposed project directly contributes toward the goals of the Ghana's 'Coordinated Programme of Economic and Social Development Policies (2017–2024)', and the "Agenda for Jobs: Creating Prosperity and Equal Opportunity for all" (2018 – 2021).**⁴ These set-out the Government's vision for 'a strong economy that expands opportunities, inspires people to start businesses, stimulates expansion of existing businesses, and ultimately leads to the creation of jobs, increased economic growth and aggregate incomes'. The proposed project also contributes directly to the Government's NSPP, which aims to: (a) reduce poverty by 50 percent through increased and improved effective and efficient social assistance for poor and vulnerable Ghanaians; (b) enhance employment opportunities through the

³ Support Rural Income Generation of the Poorest in the Upper East Region (P147241). This pilot project was initiated in August 2014 and closed in August 2018.

⁴ Ghana Medium-term national development policy framework: "**An Agenda for Jobs: Creating Prosperity and Equal Opportunity for all.**" 2018-2021. Volume I: Policy Framework Government of Ghana. National Development Planning Commission. December 2017



promotion of productive inclusion and decent work to sustain families and communities; and (c) increase access to social security and social insurance for all Ghanaians. By providing opportunities for extremely poor households to access productive livelihoods, this project is also fully aligned with the Government of Ghana's (GoG) "*Ghana Beyond Aid*" agenda, which puts increased emphasis on economic development and job creation.

12. **The MoGCSP in collaboration with other Ministries, Departments and Agencies (MDAs) also recently formulated a ten-year program (*Building a Functional Welfare System in Ghana*) to operationalize the NSPP.**⁵ The objectives of the program are "to establish a functional and well-resourced welfare system that provides SP and equal opportunities to meet the needs of the poor, weak, marginalized, vulnerably and socially excluded in society." The program, encompasses ten sub-programs, which includes LEAP, LIPW, productive inclusion and investing in the SP system, as well as support for extremely poor and vulnerable groups, GSFP, and decent work.

13. **The proposed project will directly contribute toward the World Bank Group's twin goals of ending extreme poverty and boosting shared prosperity among the bottom 40 percent.** It is also firmly aligned with the World Bank's (i) draft Systematic Country Diagnostic (SCD) which identifies investments in social protection as boosting productivity and incomes of the poor in the effort to ending extreme poverty in Ghana⁶; as well as (ii) pillar three of Ghana's Country Partnership Strategy (2013–2018), which aims to protect the poor and vulnerable and expand SP through strengthening the relevant government institutions to increase efficiency in the use of resources designed for SP⁷. Finally, the project is consistent with the World Bank's Social Protection Strategy (2012–2022),⁸ which promotes the development of a SP system that is equitable, fiscally sustainable, responsive, and scalable as well as the World Bank's Africa Social Protection Strategy (2012–2022)⁹.

II. PROJECT DEVELOPMENT OBJECTIVES

A. PDO

14. The Project Development Objective (PDO) is to support the Government to strengthen safety net systems that improve the productivity of the poor.

15. 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) and human capital

⁵ This program document will be cleared through Cabinet at a later date.

⁶ The Ghana Priorities for Ending Poverty and Boosting Shared Prosperity Country Systematic Diagnostic Report was finalized on September 12, 2018 and submitted to the Government of Ghana for review. The report currently awaits GoG's feedback.

⁷ Country Partnership Strategy (CPS) for Ghana for FY2013-2016 (report number 76369-GH) and its Performance and Learning Review which extended the CPS to FY2018 (report number 105606-GH). The new CPF is currently under preparation and is anticipated to build on the findings of the SCD and thus will prioritize investments in SP.

⁸ World Bank. 2010. *Building Resilience and Opportunity: Better Livelihoods for the 21st Century, Emerging Ideas for the World Bank's 2012–2022 Social Protection and Labor Strategy*.

⁹ World Bank. 2011. *Africa Social Protection Strategy 2012–2022; Managing Risk, Promoting Growth: Developing Systems for Social Protection in Africa*.



(such as improved nutrition and educational outcomes), which would enable these households to better meet their basic needs currently or in the future.

B. Project Beneficiaries

16. The project will directly benefit the poorest households in all administrative regions of Ghana over a four-year period as follows: (i) 25,000 individuals through a productive inclusion program; (ii) 30,000 beneficiaries through a labor intensive public works program; and (iii) 350,000 households through a cash transfer program. Beneficiaries will be selected from the poorest districts and communities using the most updated Ghana Living Standards Survey (GLSS) data available from the Ghana Statistical Service (GSS). The project will also strengthen the national safety net delivery system and therefore, indirectly benefit all households that will be captured in the GNHR as potential beneficiaries of SP programs.

C. PDO-Level Results Indicators

17. The project's performance in achieving its development objective will be measured through the following key outcome indicators:

- Percent of beneficiaries who initiated or expanded a household enterprise
- Average annual earnings of unskilled workers in LIPWs (in GHS)¹⁰
- Percent of respondents reporting that the assets created through LIPW improved their livelihoods.
- Percent of beneficiaries who are identified as extremely poor according to targeting criteria.
- Percent of LIPW payments and LEAP grants made on time to beneficiaries.

III. PROJECT DESCRIPTION

18. This project will support the Government to provide tailored support to the poorest households to address the demand-side constraints to accessing services that would strengthen their productivity. This support will be sequenced in a manner that reflects (i) the different capabilities of and constraints faced by households; and (ii) the geographic coverage of each intervention¹¹. For those extremely poor households that can diversify their incomes or improve the productivity of their household enterprises but face constraints in accessing technical skills and financial support, a set of productive inclusion activities will be provided. This will be situated within broader efforts to provide dedicated and coordinated support to help households access agricultural support and strengthen their financial literacy and savings. These investments in the productivity of the household will be directed to LEAP and LIPW beneficiaries given that these programs reach extremely poor households. In parallel, the LIPW component will offer regular seasonal employment opportunities for extremely poor households. These public works activities will be carried-out in a manner that addresses the underlying causes of poverty in these areas, namely improving soil erosion, access to markets (through feeder roads), and access to

¹⁰ This indicator was selected because it was employed in GSOP to track progress towards the PDO and thus provides some insights into long term trends in the World Bank support to social protection in Ghana.

¹¹ The interventions (namely the LEAP, LIPW and productive inclusion support, as described in the sections that follow) receive different levels of funding and thus are able to reach different numbers of people in a larger (or smaller) geographic area.



irrigation. It is anticipated that these assets will directly contribute towards improved agricultural productivity in these areas and assist poor households respond to the risks of climate change.

19. The project will also support the Government's LEAP program, which aims to provide regular cash transfers to extremely poor households nationwide. The provision of productive inclusion activities to LEAP beneficiaries will move some of these households out of extreme poverty. As such, it is anticipated that LEAP will increasingly include households with limited labor capacity. For these households, the pathway out of poverty will be through concerted efforts to build their human capital, particularly to encourage families to keep their children in school and, in the long run, to prepare school graduates to transition into productive work. Based on global evidence, breaking the intergenerational transmission of poverty can be enabled through the regular receipt of a cash transfer together with efforts that aim to help ensure that households invest in the human capital of their children. Thus, in an effort to increase the impacts of this project, behavioral change messages will be incorporated into delivery of LEAP, LIPW and Productive Inclusion to encourage more positive economic choices among beneficiaries.

20. While the Government intends for all extremely poor households to receive a suite of support from LEAP, LIPW and the productive inclusion program, this will not be possible in the short-term given the evolution of each program and available funding. The LEAP program is currently operating in every region and district of the country and thus will continue to be the foundational support the Government extends to reach extremely poor households. LIPW has been focused on a smaller subset of communities to strengthen basic infrastructure and improve agricultural productivity, primarily through climate change mitigation measures. To facilitate the overlap of the LEAP and LIPW, LEAP districts will be prioritized for selection into the LIPW and productive inclusion programs using the GLSS poverty map, with priority given to the districts with the highest rates of extreme poverty. Within these districts, LEAP communities will be prioritized for inclusion onto LIPW. Within selected LEAP communities, LEAP households who express interest in the LIPW program will be prioritized for selection. Only LEAP or LIPW communities will be eligible for productive inclusion activities. The impacts of the overlap of the three programs on graduation for beneficiary households will be studied as part of the project's impact evaluation.

21. This project will also continue to encourage female participation, building on the experience of GSOP. Box 2 illustrates some of the operational measures put in place and results obtained through GSOP. The proposed project will continue to build on these experiences to strengthen the results for women (see paragraph 143 for further details).

Box 2: Responding to the needs of women through the GSOP.

The GSOP aimed to contribute to gender equality in Ghana. The Government's LEAP program has explicitly focused on extremely poor households with pregnant women or infants and households with vulnerable children. The LIPW included a target (50 percent) for female participation, which was further enabled through efforts to design and deliver sub-projects that responded to women's needs, such as through the location of the work site, an allowance for piece-work to accommodate women's time constraints, and provision of on-site creches. Additionally, men and women received equal wages and payments were made to the worker rather than to the household-head. In an effort to give women a "voice", the project's grievance redress called for a "women's representative" to be included as part of a three-member Case Management Committee at the community level. Assessments showed that LIPW had high female participation, which exceeded the original targets (61 percent compared to 39 percent male). The LIPW also improved beneficiaries' days and hours worked and earnings from paid employment, and these impacts were higher for women than for men. Qualitative research indicates that LIPW did have some economic



empowerment effects and may have reduced household tensions for scarce resources. There is also suggestive evidence that the LIPW helped women achieve a goal of staying in their home communities and reduced female north-south migration flows.

22. Finally, the Government aims to consolidate the SP sector by strengthening individual program delivery systems and further consolidating the building blocks of the SP system. Much has been achieved to date, with support from the World Bank-funded GSOP. The proposed project will further strengthen, integrate and consolidate these processes into a functional and coordinated SP system that is anchored at the community level. It will also facilitate linkages and feedback loops between individual SP programs and the consolidated SP system to improve information flow on targeting, coverage, case management, as well as key results.

23. **DFID financing to the proposed project:** A DFID grant to co-finance the implementation of the project has been agreed. As such, the project was appraised jointly with DFID. It has been agreed that the co-financing deadline for the effectiveness of DFID funds is December 31, 2019 and the funds will directly be provided to IDA under a single-donor trust fund to be set up and administered by IDA.

A. Project Components

24. This project will consist of the following five components.

Component 1: Productive Inclusion (*US\$10 million equivalent, of which US\$4 million from IDA and US\$6 million from DFID*)

25. The objective of this component is to support productive inclusion activities for extremely poor households in targeted communities. The implementation of this component will be facilitated by the Rural Development Coordinating Unit with technical support through relevant state actors such as the National Board for Small Scale Industries at the District level. Qualified service providers (private sector, civil society organization (CSO) or non-governmental organization (NGO)), or a consortium of entities, which will be competitively selected, will be engaged as needed. The component will consist of two sub-components.

Sub-component 1.1: Complementary Livelihood and Asset Support Scheme (CLASS) (*US\$8 million equivalent*)

26. The objective of this sub-component is to increase access to income-generating activities for extremely poor households through the implementation of a CLASS. This component builds on the JSDF pilot project activities that were implemented under GSOP. It will finance: (i) training on life skills and microenterprise; (ii) training on business management and vocational skills; (iii) start-up cash grants; and, (iv) microenterprise coaching and mentoring.

27. This component will benefit approximately 25,000 LEAP and LIPW household members¹² aged 18 – 65 years who express their interest in participating in the activity.¹³ Only one person from each

¹² The LEAP Management Unit will work closely with the RDCU to share information on LEAP beneficiaries to facilitate this targeting process.

¹³ A beneficiary must be above 18 years to comply with the Ghana labor law age limit for working. The upper limit of 65 has been set because of previous experience which showed that the elderly, while interested in income-generating activities, were most



household shall be eligible, and at least 60 percent of the beneficiaries will be female. Beneficiaries will be put into groups for ease of training, facilitation, and coaching. The groups will also be instrumental in bargaining for better services and establishing linkages to other services. Individual beneficiaries will be encouraged to undertake enterprises in groups but also can participate as individuals.

28. Upon completion of all the required training and the formulation of a plan, beneficiaries will be provided with a start-up cash grant to set up their microenterprises. Payments will be made through the biometric electronic payment system that is used to pay LIPW beneficiaries. Each beneficiary will receive up to a maximum of US\$200.¹⁴ The exact grant amount will be dependent on the type of enterprise proposed in an agreed upon plan. The grants will be disbursed in tranches based on the completion of agreed-upon microenterprise milestones. The CLASS sub-component will be managed using the existing LIPW MIS.

29. This sub-component will also support efforts to strengthen links to product markets for beneficiaries. As such, activities to be financed may include a market viability study at the beginning of the project to assess whether enterprises selected by beneficiaries will be viable in their locality. Additionally, the project will coordinate with financial inclusion initiatives with the aim of ensuring that all beneficiaries have access to VSLAs in their communities¹⁵.

Sub-component 1.2: Linkages to Agricultural Support (US\$2 million equivalent)

30. The objective of this sub-component is to improve the agricultural productivity of extremely poor households by facilitating linkages to existing agriculture projects. Specifically, this sub-component will finance the establishment of a mechanism of referring LIPW and LEAP beneficiaries to key Government agricultural projects, such as the IDA-financed Ghana Commercial Agriculture Project (GCAP).¹⁶ The GCAP aims to improve agricultural productivity and production of both smallholder and nucleus farms in selected project intervention areas. To complement the objective of GCAP, this sub-component will finance: (i) provision of information to extremely poor farmers participating in LEAP and LIPW to form farmer-based organizations; (ii) identification of beneficiaries who are interested and able to participate in labor-intensive activities as part of GCAP irrigation development schemes; (iii) engagement of a service provider to coach these beneficiaries in preparation for participating in GCAP activities; and (iv) referral of these beneficiaries to the relevant contractors for hiring.

31. Based on lessons learned, other beneficiaries may be linked to other appropriate agricultural projects over the course of the project. This includes exploring linkages with the Market Development for Northern Ghana (MADE) project under DFID.¹⁷ Building value chains linkages between Ghana Productive Safety Net Project (GPSNP) and MADE could thus ensure that graduating LEAP, LIPW and CLASS

likely to abandon the project because of ill-health or fatigue.

¹⁴ This US\$200 is equivalent to approximately 90 days of earning from the public works program.

¹⁵ The project will work with World Bank-supported Ghana Financial Sector Development Project (P161787) to ensure that all beneficiaries have access to VSLAs in their communities.

¹⁶ P114264 and the Additional Financing (P162525)

¹⁷ MADE is a project seeks to improve the incomes and resilience of poor farmers and small-scale rural entrepreneurs in the Northern Savannah Economic Zone with a focus on four agricultural value chains (rice, groundnuts, onions and vegetables



beneficiaries have viable opportunities for increasing incomes and reduce their risk of falling back into extreme poverty.

Component 2: Labor Intensive Public Works (LIPW) Program (*US\$28 million equivalent from IDA*)

32. The objective of this component is to extend income-earning opportunities to poor households through LIPW, which maintain or rehabilitate assets that improve the productivity of communities and respond to the anticipated effects of climate change. This component will therefore finance (i) payments to beneficiaries in exchange for their work rehabilitating or maintaining productive community or public assets; (ii) financing the costs of capital inputs for the sub-projects (as described in paragraph 35); (iii) supervision of the LIPW sites; (iv) capacity building for contractors, DAs and other actors in LIPW delivery; and (v) information sessions to beneficiaries on human capital (such as on nutrition) and behavioral change around savings.¹⁸ It is anticipated that the management of some sub-projects will be outsourced to contractors. The wage rate will be set at the national minimum wage.¹⁹ Each beneficiary household representative will work for a maximum of 90 person-days per year during the agricultural off-season. To deepen impacts, households will work on LIPW sites for two consecutive dry seasons over a two-year period. This work will be provided through sub-projects that require multiyear investments or two different sub-projects.²⁰ Implementation of LIPW will comply with the guidance detailed in the National Labor Intensive Public Works Policy, 2016.

33. Beneficiary districts will be selected based on their poverty ranking, starting with the poorest districts using the GLSS 6 poverty map.²¹ Approximately 30,000 extremely poor households with able-bodied adults (who are between 18 and 65 years of age) willing to accept the prevailing wage rate will self-select to work. LEAP households within LIPW communities who express interest in participating will be prioritized for selection.²² The list of potential beneficiaries will then be validated against poverty data from the GNHR. Where the GNHR is unavailable, data for the GNHR will be collected for the people who have expressed interest in participating in LIPW and used to select extremely poor beneficiaries.²³ If the number of eligible people exceeds the opportunities available, the GNHR or Community Based Targeting poverty ranking will be used to select the poorest households.

34. Community sub-projects will be selected by the DAs from the District Medium-term Development Plans (DMTDPs) under the condition that a minimum of 60 percent of the combined sub-projects expenditure for the district will be paid as grants to beneficiaries who work on these assets. In line with previous practices established under GSOP, DAs will be encouraged to prioritize LEAP communities in the selection of LIPW communities (especially in the allocation of climate change sub-projects). Eligible sub-projects selected from DMTDPs will be validated with communities to ensure that the needs and interests of beneficiary communities are served. As a precondition for eligibility, the districts will be required to implement arrangements to maintain the assets after the project has closed. The DA, with the support of

¹⁸ These information dissemination sessions will use the materials developed with the support of and Ideas42.

¹⁹ Rounded up to the nearest GHS.

²⁰ Modalities will depend on the community and type of sub-project. Further details will be provided in the POM.

²¹ The list of districts may be revised with GLSS 7 when it becomes available.

²² The LEAP Management Unit will work closely with the RDCU to share information on their beneficiaries to facilitate this targeting process.

²³ The intention is that GNHR will carry out this function. In the event that the GNHR is unable to undertake this function, the LIPW team will collect beneficiary data using GNHR tools.



the project, will also be responsible for the formation of a facility management committee that will assume responsibility for the day-to-day monitoring and maintenance of these assets from the beginning of the subproject. Private sector contractors will be engaged to provide quality assurance for some assets (such as small earth dams, dugouts, and feeder roads). Where community assets create dividends, this component will facilitate the signing of formal agreements over the ownership of the asset and guidelines for the distribution of dividends before the commencement of work. This will involve signing of Memoranda of Understanding (MoU) and enforceable agreements between communities and the DAs. The documentation will also cover ownership of the land on which the project is executed.

35. Sub-projects will be drawn from the following menu of investments, with an estimated 85 percent of sub-projects consisting of small earth dams and dug outs and climate change mitigation interventions. These activities contribute directly towards efforts to mitigate the effects of climate change in rural areas. In the northern savannah areas, climate change is anticipated to increase the frequency and intensity of droughts. Investing in small earth dams and dugouts, as well as the climate mitigation interventions, will contribute towards ensuring regular access to water in these areas.

Table 1: Menu of LIPW Investments²⁴

Activity	Description
Rehabilitation and maintenance of rural feeder and access roads.	These assets are particularly useful for connecting remote communities to larger, commercial/urban centers. This boosts access to markets and improves labor productivity.
Rehabilitation of small earth dams and dugouts	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.
Climate change mitigation interventions.	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.

36. This component will also support on-the-job training for small-scale contractors and practical training at model sites for all category of persons who will be involved in the supervision of works. Training on the use and maintenance of technology will also be prioritized.

37. Payments will continue to be made to the household through the biometric, electronic system developed under GSOP. Each household will be allowed to register two eligible adults as alternate participants to ensure that on occasions where the selected household representative is not available, the alternate could work in his/her stead to guarantee continuous earnings for the household. Payment for

²⁴ This initial list may be expanded during the life of the project.



the work carried-out by both people will be paid into the bank account²⁵ of the primary participant. To improve financial literacy, the contract with the payment service provider will include: (i) opening of bank accounts for beneficiaries to link them to the formal financial system; and (ii) provision of financial literacy training, particularly with regards to savings.²⁶ In addition, this project will build on the existing management information system (MIS) system which is detailed in Component 5.

Component 3: Livelihood Empowerment Against Poverty (LEAP) Cash Transfers (*US\$163 million equivalent, of which US\$17 million from IDA, US\$6 million from DFID and US\$140 million from the Government*)

38. The objective of this component is to smooth consumption among extremely poor households. The provision of LEAP grants to approximately 350,000 extremely poor households helps these households meet their basic needs. Securing the basic consumption of these households can enable them to engage in economic activities and invest in the human capital of their children thus breaking the intergenerational cycle of poverty. This component will thus finance: (i) regular, periodic, cash transfers to extremely poor households; and (ii) support to encourage beneficiaries to invest in their human capital and that of their children. To date, households have been selected into LEAP based on the presence of a categorically vulnerable person in the household and the poverty status of the household.²⁷ Under this new phase of the program, the extreme poverty status of the household alone will determine its eligibility. The program will continue to maintain its national character, reaching the poorest communities within each region of the country.²⁸ Communities and towns within each region will also be selected using the most updated version of the GLSS poverty map produced by the GSS. The geographical coverage per region, district and community will be based on the GLSS poverty map. Households within the communities will be selected using GNHR data.

39. Given the change in eligibility criteria for LEAP, the poverty status of all beneficiaries will be reassessed using the GNHR data.²⁹ Households that are extremely poor will remain on LEAP and those that are not will exit the program.³⁰ Efforts will be made to link these exiting beneficiaries to other ongoing livelihood support programs and services. This reassessment will be done transparently, accompanied by sustained public information and sensitization to ensure broad-based understanding and continued support for the program. The Government intends to have subsequent reassessments using clear and transparent criteria.

²⁵ Reference to bank accounts will be detailed in the POM.

²⁶ The project will work with World Bank-supported Ghana Financial Sector Development Project (P161787) to ensure that all beneficiaries have access to VSLAs in their communities.

²⁷ Eligible households had to have at least one member in any of the following categories living in the household: (a) an orphan or vulnerable child; (b) a severely disabled household member; (c) an elderly person (ages 65+); (d) a pregnant woman; or (e) a child under 12 months.

²⁸ GLSS 6 poverty data will be used to rank and prioritize the districts with the highest extreme poverty rates within each region for selection into the program. This data will be updated with the GLSS 7 results.

²⁹ If the GNHR is unable to collect the data, the LEAP secretariat will contract a firm to carry-out the data collection using GHNR data collection templates and methods.

³⁰ For the initial recertification, the Government aims to immediately exit households that are no longer eligible for LEAP in recognition of the revised eligibility criteria of the program. The exact steps for the recertification processes, including criteria and thresholds for exiting the program will be detailed in the POM.



40. The current value of the LEAP grant is approximately 16.2 percent of average consumption of extremely poor households. The Government aims to incrementally increase the grant towards reaching the international benchmark of 20 percent of household consumption of extremely poor households.³¹ Households will continue to receive the LEAP grant every two months. The most senior female member of the household will be encouraged to receive the grant on behalf of the household.³² Payments will continue to be made to the household through the biometric, electronic system developed under GSOP. This component will also support activities to encourage beneficiaries to invest in their human capital, including: (i) facilitating the enrollment of beneficiaries onto the NHIS to improve access to healthcare; and (ii) delivering information sessions to beneficiaries on human capital (such as nutrition) and behavioral change around savings.

41. The LEAP program will build on its existing Information, Communication and Technology (ICT) operational systems to manage all aspects of project implementation. This includes biometric enrollment and verification of identity, electronic payments, case management, and an overall MIS to manage all aspects of project implementation. These systems are described under Components 4 and 5 of this project. Further details on the implementation of this component will be provided in the project operational manual (POM).

Component 4: Social Protection Systems Strengthening³³ (*US\$15 million equivalent, of which US\$7million from IDA and US\$8 million from DFID*)

42. The objective of this component is to strengthen SP delivery systems to improve the efficiency, effectiveness and transparency of safety net interventions through (i) assisting GNHR in its collection of quality household data in targeted regions; (ii) designing and rolling out a Single Window Citizen Engagement Service (SWCES); and (iii) providing technical assistance for strengthening the monitoring and evaluation (M&E) framework and system, including an impact evaluation for the project and development of an MIS. This component will further finance the extension and integration of these core operational systems at the district and community levels.

43. **Ghana National Household Registry.** The objective of this activity is to contribute to the process of achieving the Government's vision of completing the establishment of the GNHR. This component will finance: (i) household data collection; (ii) IT infrastructure to roll-out household registration, including updating technology as needed for data collection, processing, and storage; (iii) quality assurance by the Ghana Statistics Service (GSS); (iv) establishing protocols to allow other MDAs to use GNHR data; and (v) carrying-out a public information campaign (PIC).

44. The Government has commenced the establishment of the GNHR and completed data collection in the Upper West and Upper East regions using a census approach. This entailed going house-to-house to collect socioeconomic data that was used to classify household poverty status.³⁴ This component will support the scale-up of the GNHR to the remaining regions of the country. The rollout will follow the GLSS

³¹ It is anticipated that the value of the grant will be scaled to household size.

³² Where there is no female, a male can receive the grant on behalf of the household.

³³ The component will also be implemented in collaboration with the EU (which is supporting the decentralized delivery of SP programs and the social protection M&E Framework).

³⁴ To support disability data collection and use, the Government will also explore the alignment of the GNHR data collection with the *Washington Group's Short Set of Questions (WGSS)* on Disability.



poverty maps, starting with the regions with the highest poverty rates. The data collection will be sequenced, with no more than two regions to be collected at a time to minimize overhead costs. For the roll-out, the census approach will be used in the Northern region and a combination of a census and mobile registration centers (MRCs) will be used in the remaining regions³⁵. The GSS will be engaged through an MoU to support overall quality control of the data collection process, particularly through undertaking spot checks to confirm the completeness of the data. All data collection will be accompanied by a sustained PIC to support sensitization, community outreach, and information dissemination to the public about the registration process and the Grievance Redress Mechanism (GRM) that households can access if they feel they have been unfairly classified.

45. It is anticipated that the data in the GNHR will be updated approximately every six years. In between, a comprehensive plan to manage and update data will be implemented. Specifically, the plan will incorporate mechanisms that will: (a) ensure that incorrect household information is rectified on time by allowing citizens to file complaints through the GRM; and (b) structure the case management and updates system to enable households to be enrolled into the GNHR between recertification periods. The SWCES will be used to channel data updates in between recertification periods. Any households inadvertently omitted during registration will also be included into the GNHR through the updates and case management process described in paragraph 49.

46. To facilitate the use of the GNHR data by public programs, this component will also support data sharing to be guided by MoUs with data users and stakeholders. Examples include the Social Welfare MIS and other databases to track vulnerability and exclusion. To facilitate SP sector tracking, the GNHR will establish a data exchange portal for the Social Protection Directorate (SPD) and relevant SP programs to share information on existing beneficiaries and program indicators. This portal will thus support oversight of SP interventions in the sector in Ghana by improving program monitoring, assessing duplication, and tracking performance and coverage of various programs. This would also include exploring linkages with: (i) disaster risk and early warning monitoring systems to enable programs respond to emergencies and rapidly support affected families under DFID's shock-responsive SP initiative; (ii) existing databases that track vulnerability and exclusion. This component will also explore the possibility of a strategic alliance with the National Identification Authority, which is in the process of rolling out a biometric ID card for every resident of the country. Further details of implementation will be provided in the POM.

47. **Electronic payments and financial inclusion.** To harmonize the delivery of cash transfers in the SP sector in Ghana, the Government will consider options for establishing a single payment system, which will be funded under Components 2 and 3 of the proposed project. This system will be used by the Productive Inclusion, LEAP and LIPW programs. Under this system, payments will continue to be outsourced to a payment service provider to make payments to the beneficiaries of each program. The payment system will also include opening of bank accounts³⁶ for beneficiaries to ensure that they are better linked to the formal financial system.

48. To further boost financial inclusion of beneficiaries, this component will also finance the design of: (i) tools for providing financial literacy training, particularly with regards to savings; and (ii) information

³⁵ The MRC approach entails the establishment of a temporary, centrally located, and easily accessible center in a community, which households will visit to be registered into the GNHR.

³⁶ Reference to bank accounts will be detailed in the POM.



to encourage beneficiaries to join Village Savings and Loans Associations (VSLAs)³⁷. Further details on implementation will be provided in the POM.

49. **Single Window Citizen Engagement Service.** The objective of the SWCES is to improve the transparency and accountability of the system by creating a unified complaints and grievance mechanism for SP programs. This component will finance: (i) finalizing the development of a common GRM, complete with protocols to receive, transmit, and resolve complaints about SP programs (including GNHR); (ii) the design of the SWCES (including tools and manuals) to manage grievance redress under SP programs; (iii) ICT infrastructure for the SWCES; (iv) staff and operations of the *Helpline of Hope* call center at the MoGCSP with capacity to receive and refer complaints to the respective programs for redress;³⁸ (iv) roll out of the SWCES at the regional, district, and community levels; and (v) strengthen the referral systems at all levels.

50. The MoGCSP has established the SWCES to provide a centralized channel for beneficiaries of all SP programs and other stakeholders to raise grievances, report malpractices, and request information on all social programs. This has been operationalized through the creation of the *Helpline of Hope* call center through toll-free phone lines. This component will build on this initial work to finance the full design and operationalization of the SWCES, including a PIC. The SWCES will be used to receive and manage complaints and updates. Each program will however retain case management staff to supervise the process of receiving complaints and updating data, oversee the case management activities of districts, and giving approvals for updates. Details of the SWCES will be detailed in the POM.

51. To support the extension of the SWCES to the district-level, the proposed project will finance the preparation of manuals, rules and guidelines that will define the roles and responsibilities of the Community Facilitators (CF) (see paragraph 53), District Planning Coordinating Units (DPCUs), and District Social Welfare and Community Development Officers in the receipt, follow-up, and resolution of cases of SP programs. These functions include: (a) raising awareness on GRMs (including for gender-based violence (GBV)); (b) lodging grievances on behalf of beneficiaries or other community stakeholders; (c) following up on cases or making additional inquiries as requested by the SP programs; (d) supporting the communication of outcomes of cases to complainants as appropriate, and (e) following up on unresolved cases. As much as possible, the use of electronic data collection and recording tools to reduce the costs of reporting, expand the capacity to monitor, and improve communication flows from the community level to the national level will be adopted under this component.

52. **Monitoring and Evaluation Framework and System.** The objective of this activity is to track key results of all SP programs and facilitate the measurement of the operational performance through an overall SP M&E framework and system for Ghana. This component will therefore finance: (i) the development of an M&E framework that will track performance towards the objectives, strategies, and interventions of the Ghana NSPP (2015); (ii) the development of a MIS to automatically collect administrative data from the monitoring systems of other SP programs; and (iii) an impact evaluation for the GPSNP. Under GSOP, a draft M&E framework has been developed. This activity will therefore support

³⁷ This project will work with World Bank-supported Ghana Financial Sector Development Project (P161787) to ensure that all beneficiaries have access to VSLAs in their communities, and Ideas42 behavioral change mechanisms for promoting savings culture among beneficiaries and other similar projects/programs identified during implementation.

³⁸ This includes exploring synergies with (among others): (i) the GoG/DFID joint coalition to strengthen referral systems; and (ii) the Child protection Management Information system.



the activities to finalize the M&E framework and develop data collection tools and protocols. The M&E system to manage the framework, collect data, and track results will be developed using existing in-house software development expertise, under the oversight of the MoGCSP SPD. This activity will be implemented in collaboration with UNICEF, the EU, and other potential partners.

53. **Extending foundational SP systems to communities.** The Government has made significant investments in establishing the SP system in Ghana. To date, much of the focus has been on building systems at national-level that integrate the core SP systems. Given that the core functions are now largely in place and functioning, there is a need to extend these systems to communities to ensure that they improve the delivery of services to the population. To support this objective, this activity aims to integrate and extend these SP systems to the community level, as well as facilitate referrals and linkages between SP programs at the local level. This will be implemented in coordination with other ongoing efforts by MoGCSP and the Local Government Service to strengthen capacity and systems for referrals and family case management. This activity will thus support the establishment of beneficiary associations to facilitate sharing of information among beneficiaries and as a mechanism of amplifying their 'voice'. The recruitment of community-level facilitators to support all aspects of the project implementation at the community level will also be considered, with due consideration to the established local government system and financial sustainability. These CFs will augment existing local district assembly (DA) capacity, especially where the GNHR is being delivered and multiple GPSNP components are being implemented. It is anticipated that DFID will support social accountability mechanisms, including the possible contracting of third-parties (such as CSOs and Faith Based Organizations), to support these efforts. This activity will also contribute towards gains made within strengthening the SP system by supporting the completion of the SP law and facilitation of the Legislative Instrument development process, sensitization and public awareness of the law. Further details on these aspects, including guidelines for the recruitment of CFs, determination of caseloads, as well as roles and responsibilities will be included in the POM.

Component 5: Project Management, Coordination, and Capacity Building (*US\$7 million equivalent, of which US\$4 million from IDA and US\$3 million from DFID*)

54. The objective of this component is to support project management, coordination and capacity building under this project. This component will consist of two sub-components.

Sub-component 5.1: Project Management, Coordination, and Capacity Building by the Ministry of Gender, Children and Social Protection (*US\$4 million equivalent*)

55. The objective of this component is to finance project management, coordination, and capacity building of the GPSNP under the MoGCSP. This includes incremental project-related operating costs under the MoGCSP for the implementation of Components 3 and 4 of the project. This support will include the procurement of service providers to implement the operational aspects of the GNHR and LEAP, including data collection, electronic registration, payment, and auditing.

56. This component will also provide capacity building to key stakeholders at the central and local government levels involved in the implementation of Components 3 and 4 of the project. Specifically, the component will finance knowledge exchange events, including seminars at the central and local government levels, program and line ministry staff SP training, as well as trainings for key stakeholders within SP policy making and implementation such as the National Development Planning Commission and



the Ministry of Finance (MoF). Staff local and international travel costs and technical assistance support, and studies that will enhance the SP dialogue in Ghana will also be financed. This component will also strengthen coordination across relevant ministries and stakeholders, including providing relevant support to the national-, regional-, and district-level policy making, coordination, and implementation structures that are relevant to project implementation.

57. This component will also further strengthen the LEAP MIS to support the program management by: (a) supporting digitization of operations and processes at program's headquarters, in the regions and districts so that staff are able to access the MIS to facilitate their operational processes; (b) building systems interoperability modules where appropriate (for example, linking LEAP to the GNHR to facilitate the revised targeting mechanism and feedback on enrolled beneficiaries); (c) including strict controls and operationalizing the authorization process at various stages of the program to facilitate accountability and audits; and (d) including an M&E and reporting module.

Sub-component 5.2: Project Management, Coordination, and Capacity Building by the Ministry of Local Government and Rural Development (*US\$3 million equivalent*)

58. The objective of this sub-component is to finance project management, coordination, and capacity building of the GPSNP under the MLGRD. This includes incremental project-related operating costs under the MLGRD for the implementation of Components 1 and 2 of the project. This support will include the procurement of service providers to implement operational aspects of the CLASS and LIPW components, including payments and auditing.

59. This component will also provide capacity building to key stakeholders at the central and local government levels involved in the implementation of Components 1 and 2 of the project. Specifically, the component will finance knowledge exchange events, including seminars at the central and local government levels, program and implementing ministry staff SP training, ministry staff local and international travel costs and technical assistance support, and studies that will enhance the SP dialogue in Ghana. This component will also strengthen coordination across relevant ministries and stakeholders, including providing relevant support to the national-, regional-, and district-level policy making, coordination, and implementation structures that are relevant to project implementation. This component will also include capacity-building activities of zonal project staff and DAs to ensure that frontline staff have the required tools to lead implementation, tracking, and reporting of subprojects.

60. This component will consolidate the gains made on strengthening the program's digitized delivery mechanisms and computerized MIS to support program management and delivery. It will aim to progressively achieve processing of all project activities through the MIS system (GMIS Pro) that would support both the LIPW and productive inclusion components. This includes: (i) supporting the expansion of the GMIS Pro to the implementation of the Productive Inclusion component; (ii) continuing and maintaining digitization efforts for the delivery of electronic payments; (iii) deploying a biometric system to record daily work attendance to all work sites; (iv) building systems interoperability modules or data exchange with other SP systems; and (v) deploying a mobile version of GMIS Pro to enable field staff monitor operations and provide timely feedback. This component will also support the expansion of the GMIS Pro to the implementation of the Productive Inclusion component.



B. Project Cost and Financing

61. This table below presents the project costs and financing (US\$, millions):

Project Components	Project Cost	IDA Financing	DFID ³⁹	Counterpart Funding
Component 1: Productive Inclusion	10	4	6	0
Component 2: Labor Intensive Public Works Program	28	28	0	0
Component 3: Livelihood Empowerment Against Poverty (LEAP) Cash Transfers	163	17	6	140
Component 4: Social Protection Systems Strengthening	15	7	8	0
Component 5: Project Management, Coordination, and Capacity Building	7	4	3	0
Total Project Costs	223	60	23	140
Front End Fees	0	0	0	
Total Financing Required	223	60	23	140

62. This project will be complemented by the IDA-financed GCAP Project; the DFID-funded Market Development for Northern Ghana Project, support to the SP sector through UNICEF, the USAID-funded Resiliency in Northern Ghana or follow-on project, and the EU-funded Ghana Employment and SP program.

C. Lessons Learned and Reflected in the Project Design

63. The project design reflects lessons that have been learned from the implementation of the GSOP, which supported the Government's flagship SP programs (specifically LEAP and LIPW), and the JSDF-funded productive inclusion pilot. It also reflects the body of evidence that has been generated through rigorous impact and process evaluations of these programs and other efforts to improve the productivity of the poorest households in Ghana. These lessons are complemented by the suite of impact evaluations that have been carried out internationally on cash transfers and, more recently, on efforts to accelerate the movement of poor households out of poverty. The lessons are elaborated in the following paragraphs:

64. Government commitment and political will are essential for scaling up of safety nets in developing countries. In the case of Ghana, this was demonstrated by the passing of the SP policy in 2015, the drafting of the SP bill and the scaling up of the LEAP program from 40,000 households in 2010 to 213,000 households in 2018 (as of March 2018), with the aim of expanding the program further. This was accompanied by a significant increase in the funds allocated by GoG to the program from GHC 2 million at inception to GHC 168 million currently. The GoG remains committed to scaling up the program to cover

³⁹ The DFID contribution is stated in UK pounds. The US\$ amount is estimated based on an exchange rate of 1: \$1.29. The actual exchange rate will be calculated at time of disbursement.



all the extremely poor households, as demonstrated through the SP policy. Government has shown the same commitment to the LIPW, through the passing of the LIPW Policy in 2016 and scaling up of LIPW through this project.

65. Building strong delivery systems contributes not only to the efficient and effective delivery of SP but also the trust of citizens in the program. Under GSOP, the LEAP and LIPW programs 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, as well as funds flow to the LEAP program. These delivery systems improved the overall image and trust by the citizens in the programs.

66. Building systems that support SP programs requires skilled technical support at the community level. This requires the deployment of technical staff at that level to support implementation and data collection, using ICT systems. In the case of LIPW, CFs 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 extending SP systems to the community level. This will include exploring the possible recruitment of CFs to augment existing local government capacity, who would use technology to streamline program implementation.

67. Positive fiduciary results stem from proactive support on financial management (FM) and procurement. Paying attention to fiduciary and project management skills has proven to be a critical factor that, among other things, contributed to the success of GSOP. The World Bank's hands-on continuous support on fiduciary and project management has been essential in meeting project targets. World Bank fiduciary staff were based in the country office and provided regular fiduciary support. These efforts have yielded positive FM and procurement results and contributed to achievement of project objectives. This approach will continue to be used under the GPSNP.

68. The practice of a coordinated delivery of SP programs among different ministries has boosted institutional coordination mechanisms. Institutional coordination has been strengthened over the 8-year GSOP implementation period, particularly between the MoGCSP and the MLGRD. This is evidenced in the coordinated development of the GNHR with the buy-in of all key stakeholders, including the MoF, the GSS, and the National Health Insurance Authority. Going forward, GPSNP will continue to invest in effective coordination mechanisms to consolidate these gains.

69. When impact evaluations and studies are led by the Recipient through 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 and Statistical Research (ISSER) at the University of Ghana. As such, the results were analyzed and disseminated in a locally comprehensible manner that impacted policy-making in real time. For instance, the mid-term evaluation of the LEAP program led to the tripling of the value of the grant in 2013. This approach to impact evaluations will continue to be adapted under the GPSNP, particularly as the Government aims to study the combinations of programs that have the highest impacts on poverty.



IV. IMPLEMENTATION

A. Institutional and Implementation Arrangements

70. Overall, the project implementation will be undertaken by the MoGCSP assisted by its Social Protection Directorate, LEAP and GNHR, and MLGRD assisted by the Rural Development Coordinating Unit (RDCU) and the participating districts at the local level. The chief directors of the two ministries will maintain overall responsibility for the implementation of the project.

71. **MoGCSP.** The MoGCSP has the mandate for overall coordination of SP in Ghana. Under this project, the Ministry will have oversight responsibility for the implementation of: (i) Component 3 (LEAP); (ii) Component 4 (Social Protection Systems Strengthening); and (iii) Sub-component 5.1 (Project Management, Coordination, and Capacity Building by the MoGCSP). The Ministry shall supervise and approve all key decisions for the effective implementation of these components. All related contracts, appointments, and significant expenditures shall be approved by the Ministry. As the key ministry for coordinating SP in Ghana, the Chief Director for Gender, Children and Social Protection shall also be responsible for collating and submitting all annual project reports to the Bank.

72. The MoGCSP SPD shall oversee and coordinate the implementation of Components 3, 4, and 5.1. The GNHR unit in MoGCSP will manage the GNHR activities⁴⁰. The SWCES will be implemented by the SWCES staff of the SPD. LEAP will be managed by the LEAP Management Secretariat (LMS) under the MoGCSP. The key staff at the SPD shall include a Social Protection Director⁴¹, who will be supported by a project coordinator, as well as highly skilled professionals with expertise in M&E, MISs, FM, and Procurement.⁴² The FM and procurement staff will oversee FM and procurement of all the MoGCSP GPSNP components. The main functions of the SPD on this project shall include coordinating and consolidating the MoGCSP GPSNP components, particularly reviewing the relevant work plans, budgets, procurement plans and results. The SPD shall have direct responsibility for reporting to the World Bank through the Chief Director of the MoGCSP. The SPD shall also be responsible for consolidating and submitting all quarterly progress and financial reports on the MoGCSP components of the project to the Bank.

73. **MLGRD.** The Ministry of Local Government and Rural Development shall have oversight responsibility for the management of: (i) Component 1 (Productive Inclusion), (ii) Component 2 (LIPW), and (iii) Sub-component 5.2 (Project Management, Coordination, and Capacity Building by the MLGRD). The ministry shall supervise and approve all key decisions for the effective implementation of these components of the project. All related contracts, appointments, significant expenditures, and reports shall be approved by the ministry.

⁴⁰ The MoGCSP will use the current staffing arrangements and will work on a transition plan to institutionalize the GNHR into the civil service.

⁴¹ The MoGCSP SPD Director role will be undertaken by a contract staff to provide the specific technical needs required for this function based on capacities built during the implementation of GSOP. However, the MoGCSP will provide a transition plan at Mid-term Review of the project to mainstream the SPD Director role into the civil service.

⁴² Where necessary, in-house expertise can be augmented through the recruitment of specialists to support project implementation.



74. The Rural Development Coordination Unit (RDCU) shall oversee and coordinate the implementation of Components 1 and 2 of this project. It will build on the institutional structures and arrangements of the GSOP National Coordinating Unit (NCO). It will include four Zonal Coordinating Offices (ZCOs) to support implementation of Components 1 and 2 at the regional, district, and community levels. The RDCU shall report to the Director of the Policy, Planning, Monitoring and Evaluation (PPME) Directorate of the MLGRD. The RDCU will also include a project coordinator, as well as highly skilled professionals with expertise in FM, Procurement, Productive Inclusion and Safeguards.⁴³ At the zonal levels, each unit should include a team leader, as well as key staff with expertise in Rural Enterprise development, as well as safeguards focal person and grievance redress. At the district level, the District Engineer and the District Planning Officer (DPO) will oversee safeguards and at the community level, the client supervisor⁴⁴, CF, and community facility management committee⁴⁵ will oversee the day-to-day implementation of activities. The main functions of the RDCU shall include coordinating, consolidating, and reviewing the project's work plans, budgets, and Procurement Plans; consolidating project quarterly progress and financial reports; and supervising ZCO and DA project operations. The RDCU shall have direct responsibility for reporting to the World Bank through the Chief Director of the MLGRD. The RDCU shall also be responsible for collating and submitting all quarterly project reports to the Bank. The annual reports on project implementation for the components managed by the MLGRD shall be submitted to the Minister for Gender, Children and Social Protection for collation and onward submission to the Bank.

75. The two key coordinating mechanisms for the project at the national level are the Project Oversight Committee (POC) and the Project Technical Committee (PTC). The POC will be co-chaired by the Minister of the MoGCSP and the Minister of the MLGRD. The POC will meet bi-annually to: (a) provide policy and strategic guidance and direction on project implementation; (b) review the project progress towards the achievement of the PDO and advise on any issues thereof; and (c) mobilize government support. The Chief Directors of the MLGRD and MoGCSP shall act jointly as the secretariat to the POC. The PTC will facilitate coordination of the project at the national implementation level. It will consist of staff from the RDCU, SPD, LMS, GNHR unit, ZCOs, and the Office of the Head of Local Government Service. It will also include representatives of the MDAs with responsibilities for project components.

76. At the District Level, DPCUs shall provide the forum for the coordination of SP at the District Level. The DPCUs will also be responsible for co-opting other members to perform this SP coordination function, including relevant representatives of NGOs and CSOs in the district. All other policy, coordination and implementation arrangements for this project will be detailed in the POM.

77. The project will be carried-out in accordance with the provisions of the POM, which is referred to in various sections of the project appraisal document (PAD). The POM will include: (i) institutional coordination and day-to-day execution of the Project; (ii) fiduciary arrangements including procurement, disbursement and FM; (iii) environmental and social safeguard guidelines and procedures; (iv) monitoring, evaluation, reporting and communications; (v) implementation modalities for each project component and activity; (vi) eligibility criteria, detailed rules and procedures for identification, registration and selection of beneficiaries, (vii) requirements to be fulfilled by beneficiaries as conditions for the provision of the support from the project, including mechanisms for verification compliance; (viii) such other

⁴³ Ibid.

⁴⁴ Staff of the DA assigned to work on a particular sub-project.

⁴⁵ Further details will be provided in the POM.



administrative, financial, technical and organizational arrangements as required for project implementation.

B. Results Monitoring and Evaluation

78. Monitoring is important to ensure the satisfactory implementation of the proposed project components, progress towards achieving of objectives and results, and tracking of concerns as they arise. Each component that supports a Government program will have its own M&E framework to monitor and evaluate all aspects of implementation (inputs, activities, outputs, and outcomes). These M&E frameworks will be further embedded in the overall SP sector M&E framework under Component 4.

79. The Government will produce quarterly reports that document progress in implementation and progress towards achieving the PDO. In addition to regular monitoring reports, the project will include the following assessments and evaluations: (a) a midterm review to reassess progress toward meeting the PDO and propose any required modifications; (b) an impact evaluation of the Productive Inclusion, LEAP, and LIPW components to determine the combination of support to extremely poor populations that have the strongest impacts on graduation, including how these effect gender dynamics within households; (c) a tracer study of the microenterprises supported through the CLASS sub-component and a tracer study of households exiting the LEAP; (d) third party monitoring of delivery, to include targeting, payments, and the quality of LIPW assets; and (e) yearly safeguards audits.

80. The MoGCSP and the MLGRD are responsible for establishing the M&E mechanisms for this project. In this regard, the primary responsibility for ensuring the monitoring of critical aspects of the project and providing reports and data to complete the Results Framework rests with the SPD and RDCU. Within MoGCSP, the GNHR unit and LMS will provide the necessary data to the SPD. In addition, each unit will be charged to review the real-time monitoring data through the respective MIS. The areas requiring improvement will be noted and corrective measures will be taken.

C. Sustainability

81. Sustainability of the project will be considered at three levels.

82. **Economic sustainability.** The project aims to reduce poverty in Ghana through improving access to more productive livelihoods among extremely poor households. This includes facilitating access to skills training and financial capital to create self-employment opportunities among beneficiaries. This will provide a foundation for wages and jobs through the LIPW and LEAP and improve human capital accumulation through access to education and health care for extremely poor beneficiaries. The project will also contribute to sustainable ecology and environmental results through climate change mitigating assets which also reverse the effects of land degradation in beneficiary communities.

83. **Institutional sustainability.** This project will strengthen the institutional capacity of the GoG's main institutions for implementing and monitoring SP. Apart from investments at the national level through the MoGCSP and MLGRD, it includes a stronger emphasis on strengthening systems at the regional, district, and community levels. The capacity of staff at all levels will also be improved through this project, further improving the sustainability of results after the project.



84. **Financial sustainability.** This project responds to the tight fiscal context within which SP operates in Ghana, while also recognizing the significant financial contribution of the Government to LEAP and the SPD. As such, it places emphasis on improving efficiency within the use of existing government programs and allocations to reach more beneficiaries with a more viable mix of services that have a larger impact on poverty reduction. For instance, recertification for the LEAP beneficiaries will identify and remove the LEAP beneficiaries who may no longer be eligible for the project due to their improved poverty status, thereby enabling the program to benefit more extremely poor beneficiaries with the existing resources. ICT systems will be used to improve efficiency in program implementation and monitoring, including targeting, grievance redress, and M&E.

D. Role of Partners

85. Development partners supporting SP in Ghana have collaborated over the years to reduce duplication of efforts, funding, and technical assistance. DFID has made significant contributions to the LEAP program since its inception in 2008, supporting the program with cash grants to beneficiaries and capacity building to improve program management. This project will further promote coordination through joint programming between the World Bank and DFID. Under the GPSNP, DFID will focus on providing technical assistance and funding to productive inclusion activities, in addition to continuing its support to LEAP through cash transfers and technical assistance. DFID will also support strengthening SP systems. This joint program under the GPSNP will, therefore, aid in streamlining implementation support by (a) reducing planning, reporting, auditing, and engagement costs; and (b) harmonizing positions on important issues as part of the dialogue with the Government, in particular, the respective sector ministries and the MoF. Joint financing will mean that the two organizations have joint supervision missions, which will promote better monitoring at the household level.

86. DFID will also continue to provide support to other aspects of the Government's SP agenda, particularly its program on vulnerability and exclusion. Furthermore, in collaboration with UNICEF, DFID plans to support the strengthening of household resilience to the effects of climate change and shocks through a shock-responsive SP initiative (with special attention to LEAP beneficiaries). This project will also complement technical support provided by UNICEF and USAID in the design, implementation and monitoring of the LEAP program, the broader SP Policy, and the institutional coordination and strengthening being supported by the EU. Additionally, the World Bank and DFID will maintain the already existing collaboration with UNICEF, USAID, and the EU, through coordination at both the design and implementation support levels and through regular development partner meetings. The project will also include a partnership with Ideas42⁴⁶ to design and integrate innovative behavioral change activities into the LEAP, LIPW and CLASS programs.

V. KEY RISKS

A. Overall Risk Rating and Explanation of Key Risks

87. The overall risk for the project is rated Moderate, which reflects the significant investments that the Government has made in strengthening its core operational systems for SP. The risks relate to

⁴⁶ Ideas42 is a non-profit organization which has partnered with the World Bank to facilitate the design of behavioral change activities within the components of this project.



macroeconomic, political and governance context, the technical design of program, implementation capacity, fiduciary, and environmental and social risks are rated in the datasheet. Of these risks, only Fiduciary Risk is rated as substantial.

88. **Macroeconomic risks.** The risk rating for macroeconomic risks is Moderate. The macroeconomic context influences the proposed project through: (a) the risk that the Government's fiscal space for SP may diminish, which will undermine the financial sustainability of the Government's programs supported through this project, particularly LEAP; and (b) the negative impact that slow growth or shocks will have on the population, which will increase the number of people in need of safety net support. To improve the chances of sustainability, the project will invest in strong safety net delivery systems, which will attract additional funding and enable further nationwide scale-up.

89. **Political and governance.** The risk rating for political and governance risks is Moderate. Currently, there is strong support for promoting productivity and jobs among the population in Ghana. There is also widespread support for SP programs, including those that are targeted at extremely poor households. However, there is a need for continuous communication on the eligibility criteria and operational systems of SP programs to ensure that these remain well-understood across the population. Additionally, the project will be implemented by two ministries therefore requiring continuous coordination.

90. **Fiduciary.** The fiduciary risk rating is Substantial. The fiduciary risks largely arise from the design of the proposed project, which includes the payment of a large number of small grants to beneficiaries over a wide geographic area. These risks are largely mitigated through the adoption of e-payments through a third-party payment provider and the establishment of a GRM. The pooling of IDA funds with those from DFID and the Government for LEAP may entail specific risks, which largely relate to the predictability with which the Government releases funds to the program. Finally, the FM assessment identified some weaknesses in the FM system of the MoGCSP and has proposed actions to address these.

VI. APPRAISAL SUMMARY

A. Economic and Financial Analysis

91. **The economic analysis of the proposed project focused on five main areas:** (a) existing evidence on the impacts of cash transfers and public works in Ghana; (b) an ex-ante analysis of potential program impacts on poverty because of the cash transfers financed by the project; (c) cost-effectiveness analysis for both LEAP and the LIPW; and (d) a review of existing international evidence around graduation model interventions.

92. **Evidence on Cash Transfers and LIPW in Ghana.** Rigorous impact assessments showed that LEAP and the LIPW⁴⁷ successfully improved key outcomes such as consumption, schooling, health, and nutrition. According to the LEAP assessment, between 2010 and 2016 the cash transfer program increased consumption among beneficiaries by 67 percent. The program increased the share of households registered in the NHIS, from 42 percent to 77 percent of households with at least one member registered, and from 23 percent to 57 percent of children registered. The program also improved some of the housing

⁴⁷ The LIPW study looked at the three types of subprojects, climate change, feeder roads, and small earth dams and dugouts. The LIPW study estimates the improvement in outcomes after six to eight months of intervention.



conditions of beneficiaries such as improved structure (increase in cement floors), and access to clean water. The LIPW impact evaluation study estimates that after six to eight months of the intervention, beneficiaries earned between 5.7 and 9.2 times what they would have earned if they had not worked in the project, but also worked 8 to 10 times more in terms of days worked. Other short-term impacts included, (a) increased likelihood of creating nonfarm household enterprises or income from existing ones; (b) amount saved or decision to participate in formal savings; (c) increased use of agricultural inputs (for example, fertilizers or improved seeds, as well as increased ownership of productive assets or livestock; and (d) increased value of crop produced and average revenue from sale of crops. Finally, all subproject types helped the return of community members who had previously migrated out, due to paid work for the three regions where the LIPW was operating, by between 4.7 percentage points and 10.4 percentage points depending on the subproject type. Feeder roads subprojects also decreased outward migration due to paid work by 3.1 percentage points.

93. **Ex Ante Micro Simulation.** Table 2 presents the results of these simulations, assuming perfect targeting, that is with poor households first ranked according to per capita consumption. The results of these simulations indicate that headcount poverty, poverty gap, and Gini coefficient fall with every increase in the LEAP transfer amount. Over the three years, in all three levels of generosity, there is a reduction of more than 1.6 percentage points and more than 0.09 percentage points for the (extreme) poverty gap and Gini coefficient, respectively. Considering imperfect targeting—a more realistic approach—Table 3 shows that the impacts are diluted when the process is weaker in identifying the poor in the imperfect targeting scenario. The difference in the extreme poverty headcount illustrates these differences: the three-year simulated impact on extreme poverty for a 15 percent transfer decreases from 4.9 percentage points under perfect targeting to 1.8 percentage points under imperfect targeting. There is also a lesser impact on the extreme poverty gap and the Gini coefficient under imperfect targeting.

Table 2. Poverty Impacts with Perfect Targeting and Different Transfer Amounts

Generosity*	Per person LEAP transfer (monthly)	Monthly transfer LEAP (GHC)	Monthly transfer LIPW (GHC)	Annual Transfer cost LEAP(USD)	Annual Transfer cost LIPW (USD)	Consumption (Change %)	Headcount extreme poverty (change in p.p.)	Headcount absolute poverty (change in p.p.)	Poverty Gap Extreme (change in p.p.)	Poverty Gap absolute (change in p.p.)	Gini (change in p.p.)
15%	10	48	300	30,381,962	23,945,159	44%	-4.967	-0.098	-1.658	-1.604	-0.009
20%	13	62	300	39,496,551	23,945,159	52%	-5.703	-0.098	-1.798	-1.896	-0.011
25%	16	77	300	48,611,137	23,945,159	60%	-6.127	-0.106	-1.889	-2.188	-0.013

Table 3. Poverty Impacts with Imperfect Targeting and Different Transfer Amounts

Generosity*	Per person LEAP transfer (monthly)	Monthly transfer LEAP (GHC)	Monthly transfer LIPW (GHC)	Annual Transfer cost LEAP(USD)	Annual Transfer cost LIPW (USD)	Consumption (Change %)	Headcount extreme poverty (change in p.p.)	Headcount absolute poverty (change in p.p.)	Poverty Gap Extreme (change in p.p.)	Poverty Gap absolute (change in p.p.)	Gini (change in p.p.)
15%	10	59	300	32,736,913	28,432,717	18%	-1.880	-1.522	-0.901	-1.292	-0.008
20%	13	76	300	42,557,987	28,432,717	21%	-2.207	-2.031	-0.979	-1.459	-0.010
25%	16	94	300	52,379,062	28,432,717	24%	-2.404	-2.289	-1.035	-1.614	-0.011



94. **Considerations for cost-effectiveness estimation.** To estimate cost-effectiveness for the LIPW, the following are considered: (a) labor intensity ratio; (b) targeting performance; and (c) net wage ratio⁴⁸. The labor intensity ratio as mentioned earlier, is assumed to be 60 percent (that is, the share of the total cost that will go toward wages). The targeting performance, is taken to be 86.9 percent as shown in the latest LIPW impact evaluation. The net wage gain, that is, the ratio of net wage benefits accounting for participation opportunity costs (probability of finding an alternative job) to the total wages paid to the poor, is estimated to be 90 percent based on impact evaluation data⁴⁹. This implies that the cost of transferring US\$1 in net wage benefit to a poor participant is $US\$1.92 = 1/0.52$, including the net wage of US\$1. This rate is lower than that of the Ethiopian Productive Safety Net Project public works component but is higher compared to a similar project in Liberia and other programs with weaker targeting efficiency.⁵⁰

95. **Graduation Approaches and Poverty Reduction.** In the absence of appropriate data to undertake an analysis on the potential impact of the productive inclusion pilot activities, this section considers some of the international literature on this subject. In 2006, the Consultative Group to Assist the Poor (CGAP) initiated the graduation program to create paths for the poorest to 'graduate' out of extreme poverty in a time-bound manner. The program built on five core elements: targeting, consumption support, savings, skills training and regular coaching, and an asset transfer. Randomized control trials of the ten pilot programs in eight countries (Ethiopia, Ghana, Haiti, Honduras, India, Pakistan, Peru, and Yemen)⁵¹ found statistically significant impacts on all key outcomes or indices. Overall, the programs were found to have statistically significant impact on consumption (7.5 percent increase in food consumption), beneficiaries' productive assets (15 percent increase), and savings (96 percent increase) three years after the assets are transferred. Impact assessments also showed that beneficiaries spent more time working, went hungry on fewer days, experienced lower levels of stress, and reported improved physical health. Results from India, almost six years after the end of the program, revealed even greater impact, with a doubling in per capita consumption compared with the three-year mark. It is reasonable to assume that the Ghana program can yield similar results.

B. Technical

96. The design of the proposed project draws on evidence from the assessments and evaluations of LEAP and LIPW, as well as international best practice. Consultations with Government and civil society stakeholders carried-out during project preparation indicate that the project design is highly valuable. The technical assessment of key aspects of the project design are summarized below:

97. **Reaching extremely poor households.** Both the LEAP and LIPW selected beneficiary districts based on poverty maps using the GLSS data. Within the selected communities, LEAP used a mix of community-based targeting and Proxy Means Test (PMT) to identify eligible households. The evidence of

⁴⁸ For the LIPW, the results are provided from a cost-effectiveness analysis following a methodology proposed by Ravallion (1998) for workfare programs,⁴⁸ and applied by Andrews, et al (2011) for the Liberia case. For LEAP, a targeting assessment is undertaken as a proxy for cost effectiveness.

⁴⁹ $Cost-effectiveness = (Labor\ intensity) \times (Targeting\ performance) \times (Net\ wage\ gain) = 0.60 \times 0.966 \times 0.90$; $Cost-effectiveness = 52\ percent$

⁵⁰ See for example Colin Andrews, et al. 2011, and Ravallion, 1998.

⁵¹ Banerjee, A., E. Duflo, N. Goldberg, D. Karlan, R. Osei, W. Pariente, J. Shapiro, B. Thuysbaert, and C. Udry. 2015. "A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries." *Science* 348, 6236: 1260799–1260799.



this approach has been mixed, with about 46 percent of the LEAP beneficiaries being from the poorest 20 percent of the population. As such, the Government has opted to focus the program on extremely poor households using a PMT that is applied to data from the GNHR. The LIPW extends work opportunities at a wage rate that is equivalent to the minimum wage to ensure that only the poorest households participate. This program has demonstrated its effectiveness as a channel for reaching the extremely poor populations to reduce poverty, with about 86.9 percent of the beneficiaries being from extremely poor households.

98. **Benefit levels.** Since 2012, the amount of the LEAP transfer was increased progressively from 7 percent of household consumption and now stands at an equivalent of approximately 16.2 percent of the pre-program consumption on average (although the median share remains much lower at 13.3 percent). Based on the economic analysis of the poverty gap and household consumption among extremely poor households in Ghana, the MoGCSP recognizes the need to increase the value of the grant. To this end, a new structure for the grant will be proposed to the World Bank and development partners to align the grant with the revised targeting criteria (that is, extremely poor households are eligible for support). It is anticipated that the value of the grant will be scaled to household size. This will bring the program closer to good practices from Africa: an evaluation of cash transfers in Africa found that the crucial threshold for the value of the transfer as a share of consumption among poor populations is around 20 percent of household consumption. This transfer size is considered to be at a level that will provide meaningful support to extremely poor households' consumption but low enough to avoid negative incentives (such as reduced incentives to work). In addition, evidence from other countries (for example, from Ethiopia) shows that benefits of public works are greatest when households participate for multiple years. As such, the LIPW beneficiaries will receive support from the project over a two-year period to deepen impacts.

99. **Delivery systems.** The LEAP, LIPW and the JSDF-funded pilot have improved their operational efficiency, moving from manual-based systems for targeting, payments, and monitoring to electronic systems. The introduction of these electronic systems has significantly improved the transparency and accountability of these programs. For example, payments are made through a third-party provider and are paid to beneficiaries using biometric technology. Additionally, international experience shows that the use of social registries with independent data collection can better ensure that the poorest households are selected. In establishing the GNHR, the Government has recognized the large efficiencies to be gained by integrating the process of collecting and processing information on households and their basic living conditions as many programs operate in the same districts. This project will continue to strengthen these systems and thereby the operating efficiencies of the investments.

C. Financial Management

100. Consistent with the guidelines of the FM Manual for World Bank-Financed Investment Operations issued on March 1, 2010, a FM assessment was conducted on the MLGRD and at the MoGCSP – the two leading IAs for the project. Based on the assessment, the FM residual risk rating for the project is assessed as **Substantial**. The substantial rating is due in part to the lack of fully functional project management unit including fiduciary staff at the MLGRD, weaknesses in the accounting and FM technical capacity at the MoGCSP and given the inherent risk associated with grants and transfers to beneficiaries in widely dispersed locations.



101. The key findings of this assessment, which will inform implementation of the GPSNP, are summarized below:

Budgeting

102. MLGRD follows budget guidelines as laid out in the Public Financial Management Act, 2016 (Act 921). The budget process begins with the selection of subprojects from the District Assembly's Medium-Term Development Plans. In line with the guidelines issued by MLGRD through the RDCU, the ZCOs collate all the eligible expenditures and prepare its annual work plan and budget (AWPB) for the zone and DAs for the fiscal year. The finalized Zonal AWPB is then submitted to the RDCU for consolidation and further refinement.

103. The RDCU, after consolidation, shall constitute an AWPB team to review the plan to ensure consistency with the overall PDOs. The AWPB is then submitted to the POC for approval before the end of November and thereafter forwarded to World Bank for No Objection no later than December 15. The sector annual budget submitted to MOF by MLGRD includes provision for the MLGRD component of GPSNP as captured in the AWPB. The AWPB is reviewed in July each year, and the lessons learnt made to serve as input in issuing guidelines for the ensuing year's work plan and budget preparation. The project budget performance is controlled by comparing planned and actual expenditure on a quarterly basis using the unaudited Interim Financial Report (IFR).

104. The MoGCSP follows the same budget guidelines as laid out in the PFM Act. The process begins with the unit heads performing a needs assessment while using the PAD as a guide. The unit heads then organize a meeting chaired by the Chief Director or any person delegated by the Chief Director in MoGCSP to assess the documented needs. The designated Project Coordinator consolidates these budgets and presents this at a meeting with the Minister, Principal Accountant, Chief Directors, Chief Accountant and other department Directors. The MoGCSP finalizes the budget which is then presented to the World Bank for review and clearance.

Accounting

105. *Staffing at MLGRD:* The overall FM responsibility for the components implemented by MLGRD will be handled by the Director of Finance who may delegate the responsibilities to the Accountant at the RDCU. The role of the Accountant is to ensure that there are adequate 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 financial arrangements. The accounting function of the RDCU will be headed by an Accountant (to be competitively selected in line with World Bank Procurement Guidelines) who will report functionally to the Director of Finance of the MLGRD 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 the respective District Finance Officers (DFO). Based on the FM assessment, the World Bank recommends that prior to the start of implementation there must be a functional accounting unit established at the RDCU and at the zonal offices. In this regard the recruitment of key qualified accounting staff is to be considered an effectiveness condition.

106. *Accounting System at MLGRD:* Currently the NCO uses ACCPAC (Sage ERP) for processing, recording and reporting on financial transactions and this system is considered adequate to support



implementation. However, the GoG is presently rolling out a uniform accounting system i.e. Government's Integrated Financial Management Information System (GIFMIS) and eventually it is expected that all donor funds will be captured on the common system. In the interim and until the full roll out of GIFMIS, project financial transaction will continue to rely on the ACCPAC/Sage ERP.

107. *Staffing at MoGCSP:* MoGCSP's accounting unit is managed by the Head of Accounts, who is supported by a team of Program Assistant Accountants for the respective core units including LEAP, GNHR and SPD. The three functional levels (LEAP, GNHR and SPD) have their own accountants who initiate PVs, follow the relevant authorization guidelines at their unit and forward to the Financial Management Specialist (FMS) at the Project Coordination Unit for processing. For purposes of the project, MoGCSP will be required to establish a functional accounting unit with involvement from the Head of Accounts. Due to identified capacity gaps, an Accountant with expertise and experience in managing World Bank-funded projects will be competitively recruited. It is expected that the Accountant who will be reporting directly to the Head of Accounts shall be given an initial contract not exceeding two years. Part of the Accountant's role 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.

108. *Accounting System at MoGCSP:* MoGCSP uses ACCPAC/Sage ERP for processing project financial transactions and is considering the purchase of a robust accounting software for GPSNP. Rather than procuring a new software, it would be useful for MoGCSP to support the rollout of the GIFMIS.

Funds flow

109. The project will be funded by US\$60 million IDA Facility jointly implemented by the MLGRD and the 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 annual work plans (AWP) and budgets.

Banking Arrangements

MLGRD: Implementing Components 1, 2 and 5.2

110. To support implementation, the MLGRD shall open and maintain at the Bank of Ghana, one US dollar denominated Designated Account to receive the proceeds of the credit to effect transfers to beneficiary district, zonal offices and service providers. In addition, to support in the payments and transfers of funds to regions and districts, the project will open a local currency Operational Account (also at the Bank of Ghana). Periodically and based on anticipated cash flow requirements, funds will be transferred from the US\$ Designated Account to the local currency operational accounts.

MoGCSP: Implementing Components 3, 4 and 5.1.

111. MoGCSP will maintain one US\$ 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 transferred from the Designated account into the existing GoG LEAP Operational Accounts which is a pooled fund receiving funding from GoG and other donors



supporting the LEAP Grant components. Disbursements from the LEAP Operational Accounts shall follow the existing GoG accounting procedures which has been assessed and considered as adequate. Inflows to the LEAP Operational Accounts shall be used exclusively to support on grant transfers to beneficiaries.

112. In terms of documentation, the World Bank shall accept as satisfactory evidence, the periodic (usually quarterly) transfer reports as certified by the Head of Finance or the Controller indicating on a pro rata basis the allocations attributable to IDA. The Project POM will detail the operational procedures to transfer funds.

Disbursements Arrangements

113. Based on the assessment of FM, the disbursement arrangements will be specific to each implementing agency (IA) as follows (*Additional details will be provided in the Disbursement Letter*):

114. **MLGRD.** The funding allocated to the MLGRD 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.

115. **MoGCSP.** Based on the assessed FM capacities within the MoGCSP, disbursement will be done using the transaction-based reporting (Statement of Expenditure 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.

116. Additionally, the proposed project includes a provision for retroactive financing: US\$ 500,000 under Category 1; and (b) US\$ 500,000 under Category 2 for payments made prior to this date but on or after June 1, 2018 from the Signature Date for Eligible Expenditures respectively.

Category	Amount of the Credit Allocated (expressed in (US\$))	Percentage of Expenditures to be Financed (inclusive of Taxes)
(1) Works, goods, non-consulting services, Training, Operating Costs, and consultants' services for Parts 3(b), 4 and 5(a) of the Project.	9,000,000	100%
(2) Works, goods, non-consulting services, Training, Operating Costs, and consultants' services for Parts 1(a), 1(c), 2 (a) (ii), 2(b), 2(c), and 5(b) of the Project.	15,200,000	100%



(3) Cash Transfers under Part 3(a) of the Project.	16,000,000	Such percentage as agreed with the Association based on approved Annual Work plans
(4) Start-up Grants under Part 1(b) of the Project.	3,000,000	100%
(5) LIPW Payments under Part 2 (a) (i) of the Project	16,800,000	100%
TOTAL AMOUNT	60,000,000	

Internal Controls

117. **MLGRD and MoGCSP:** Both the RDCU at MLGRD and the accounting and finance staff at MoGCSP follow the internal control and accountability procedures specified in their Financial Management Manual (FMM). The authorization and approval procedures are well defined and functioning satisfactorily.

Internal Audit

118. **MLGRD.** The Internal Audit Unit (IAU) of MLGRD 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 MLGRD will review prepared internal audit reports on a quarterly basis. The GPSNP project components of the MLGRD will be included in the internal audit work plan.

119. **MoGCSP.** The IAU of 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. The manual and other internal audit guidelines are considered adequate to enable staff to undertake their internal audit functions. The assessment observed that the IAU has capacity constraints both in terms of adequate staffing and technical capacity to effectively undertake its responsibilities. To address this weakness, the World Bank and the Ministry shall work with the staff of Internal Audit Agency to help in strengthening their technical skills. To help in mitigating any risks associated with implementation, and prior to the mid-term review, the World Bank may, in consultation with the Borrower, consider the use of external consultants to validate or verify high-risk activities such as grants transfer to beneficiaries.

Financial reports

120. **MLGRD 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 World Bank and the IAs at negotiations. Both IAs will prepare the projects 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 MoGCSP and MLGRD separately.

External audit



121. There will be one project audit report for the project and this will be submitted to the World Bank six months after year end. In this regard, and consistent with the use of country FM systems, the Ghana Audit Service (GAS) will conduct the audit of the project's financial statements as part of the MLGRD and MoGCSP Annual Audit. The financial statements will include, by way of detailed notes, the activities financed under the project.

122. **Conclusion of the assessment.** As per the FM assessment, the FM arrangements are adequate and the overall risk rating is Substantial. Based on the rating, the World Bank will arrange for a special purpose audit or independent verification of the LEAP grant, two years into the project.

D. Procurement

123. 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, and revised in August 2018, 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 Standard Procurement Documents for International market approach, with modification for National market approach, as well as the recently enhanced documents to address Environment, Social Health and Safety (ESHS) issues. The POM will elaborate on the procurement procedures, SPDs and model contracts associated with the market approaches and selection methods, for the various procurement categories.

124. The procurement plan, which is prepared in the Systematic Tracking of Exchanges in Procurement (STEP), based on the Project Procurement Strategy for Development (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 eighteen (18) months of project implementation.

125. **PPSD Summary:** The MoGCSP and MLGRD have prepared the PSD, which has been reviewed and cleared by the World Bank. There will be a lot of opportunities in procurement in the delivery of services under the project to enable the Government to achieve its primary objectives in the sector. A seamless budget-procurement-contract management module being pursued by Government will mitigate the payment issues, while the micro and macro stability being pursued strongly by Government will aid in improving the procurement environment to make it more competitive and realistic, and to give value for money. The project will rely on the experience of the agencies, departments, 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 to help the project meet its PDO. The procurement activities are detailed and reflected in the Procurement Plan. The ESHS 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 via 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.



126. **Procurement implementation arrangement.** The two IAs - MoGCSP and MLGRD - shall implement and manage their respective procurements under the Project. MoGCSP will implement its components through the SPD and MLGRD through the RDCU at the National level and the participating DAs at the local level. The Zonal offices of RDCU will provide backstopping for procurement implementation by the DAs.

127. **IAs Procurement Capacity Assessment:** The assessment was conducted in accordance with Operations Core Services-Procurement Policy and Services (OCSPP) guidelines and Procurement Risk Assessment and Management System (P-RAMS). It is noted that the two IAs, including the DAs, are government agencies which undertake procurements per the Public Procurement Act, 2003 (Act 663), as amended, as such they have the stipulated procurement structures: Procurement unit, Head of Procurement, Tender Committee, etc., and follow the procurement planning, review and clearance authorities as stated in the Law. These two IAs are managing World Bank-funded projects and are familiar with World Bank project requirements. However, all these projects have made use of consultants, including procurement consultants, so the expert knowledge and experience reside with external consultants rather than staff. These staff contracts expire by the end of the respective project closing dates, and hence the acquired experience and knowledge will not be available for the two IAs. Given that the Heads of Procurement and their teams at the two IAs hardly participated in the actual day-to-day procurement activities, but rather concentrated on ministries' mainstream procurements, the assessment revealed lack of adequate experience and knowledge to implement and manage procurements by themselves on the project. At the DA, there is insufficient relevant capacity and experience, hence the need for continuous backstopping.

128. As such, the summary assessment of the procurement risk is **High** for the project mainly because of the lack of experience and adequate knowledge on the World Bank procurement framework and use of the related Procurement Regulations and procurement planning via STEP; the extent, vast geographical spread, and high numbers of procurement and contract activities across the length and breadth of the country from National through DA level, and therefore the expected coordination will be a challenge, which should be addressed by the implementation arrangement for the MLGRD components.

129. **MoGCSP:** The Procurement Unit is headed by a Procurement officer of Bachelor of Science in Procurement and Supply Chain Management and supported by an assistant of BSc in Procurement. It was noted that the Head has some experience in public procurement per Act 663 and some familiarity with World Bank-funded projects, as he assumed interim responsibility for the procurement of the MoGCSP component under GSOP. However, all the procurement activities for GSOP were handled by the NCO Chief Engineer and his team with support from the Procurement Head. The strength and experience of the Procurement Unit is on Goods procurement and less on Works and Consultancy. However, the staff demonstrated knowledge of low value Consultancy and Works procurement.

130. **MLGRD:** Since the staff on the GSOP are all consultants from NCO to the Regional Offices, the primary procurement responsibility at the national level lies with the Procurement Unit of MLGRD and therefore it was assessed. The Procurement Unit is headed by a Procurement Officer, supported by two assistants (administration). It was noted that the Head has experience in public procurement per Act 663, World Bank procurement policies and guidelines and Goods, Works and Services procurement. However, the Head has not worked directly on World Bank-funded projects. Both IAs have good filing and records keeping, while contents of a couple of Procurement Documents reviews are of good quality with improvement required.



131. **DAs:** Almost all DAs have Procurement Units headed by a Procurement Officer of the procurement professional class, mostly higher national diploma holders. 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 capacities lie largely with the Assembly Engineers, Quantity Surveyors, Planning officers, rather than the Procurement officers, among others. These officers have varying levels of procurement proficiencies, which is also affected by frequent staff transfers. It is noted that although the DAs have handled World Bank- and other donor-funded projects, the DAs have received backstopping and hand-holding from external consultants or agencies outside the DA. 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 and high value amendments and variation orders, limited performance of some service providers, limited contract supervision and monitoring, weak contract management, poor quality of some procurement documents; payment delays; perception of lack of competition; and associated bloating of cost of assignments, poor records keeping, political influence and conflicts of interest, etc.

132. **Proposed Mitigation by the IAs** should include (i) recruit two World Bank proficient Procurement Specialists for MoGCSP and MLGRD to execute procurement on the project and offer hands-on mentoring and training to existing procurement staff seconded to the project; (ii) prepare the POM for the project with clear procurement procedures, responsibilities, and process timelines; (iii) organize orientation or project launch workshops for key staff; (iv) identify and monitor key performance indicators (KPI) 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; (v) undertake yearly post-reviews and procurement audits; (vi) the MLGRD Procurement Specialist to support hands-on and offer necessary back-stopping support to DAs; (vii) ensure all files and records pertaining to procurement contracts are well filed and kept appropriately and individually at all IAs; (viii) make use of the specialized departments and units experts under the two IAs, and DAs, and consultants at the Project Coordination Unit, as well as rely on external specialized consultant support as and when needed for TORs, RFPs, evaluations, etc.; (ix) have an efficient scheduling of workload and deliverables by the mainstream staff on the Project; (x) avoid transfers that will cause replacement by staff with lack of knowledge on project implementation; (xi) the Procurement Unit and Works Department should continue to work together in implementing procurement at the DA level to consolidate experience and knowledge on procurement implementation and management; (xii) enforcement of remedies if GoG does not take appropriate sanctions against officials who violate procedures, if any; and (xiii) to avoid or minimize political interference and conflict of interest, all Project Coordination Unit individual consultants for project management shall be procured following World Bank Procurement Regulations; that is, the default procurement process is Open competition.

133. **Procurement Planning.** Each IA will prepare its own Procurement Plans and submit them to World Bank for review and clearance through STEP. MLGRD will consolidate both the national and the DA level procurement and submit to the World Bank. The IAs submitted the Procurement Plans covering the first 18 months of the project, which were uploaded 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.



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

135. **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 Bank.

136. **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 learnt and way forward.

137. **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, either by the World Bank or GAS which should cover at least 20 percent of contracts subject to post-review, as the risk rating is High. 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, and justifications thereof and costs incurred.

E. Social (including Safeguards)

138. **Social benefits.** It is anticipated that the project will have positive social impacts at the household and community levels. Project activities will lead to an increase in household incomes for the direct beneficiaries. This will reduce the level of vulnerabilities during the agricultural slack periods and minimize youth rural out-migration. The focus on local level planning, selection, and execution of sub-projects can promote social cohesion which will contribute to ownership and sustainability of the community infrastructure established.

139. **Social safeguards risks and mitigation plans.** Preliminary due diligence and experience from GSOP suggest that the project will extend moderate social and environmental impacts from the Labor Intensive Public Works. Specific activities will include construction and rehabilitation of community feeder roads, small earth dams and dug-outs, establishment of fruit tree and woodlot plantations, among others. The project will require land for the establishment of these community infrastructures which could induce restrictions to land resources and livelihoods particularly for migrant farmers or women.

140. Based on the risks profile, the World Bank safeguard policy on Involuntary Resettlement (OP 4.12) is triggered to provide guidance for sub-project level environmental and social screening, procedures for determining sub-project eligibility for investment or support and conditions and process for the preparation of follow up Resettlement Action Plans (RAPs). In line with this policy, the Borrower has prepared a Resettlement Policy Framework (RPF) which was disclosed in country and in the World Bank InfoShop in April 2018. An RPF is prepared because site location for the sub-projects cannot be determined until at implementation. Follow-up site specific RAPs or Abbreviated Resettlement Action Plans will be prepared as needed during project implementation when sub-project locations are eventually known.



141. The RDCU and SPD have the ultimate responsibility for ensuring successful project implementation, including adherence to safeguards measures and compliance. At the national level, safeguards activities will be coordinated by the safeguards and case management officer in RDCU. The RDCU coordinator will be supported at the regional level by zonal offices. At the district level, the district engineer and the DPO (focal person) oversee safeguards and at the community level, the client supervisor⁵², CF, and community facility management committee⁵³ will oversee the day-to-day implementation of activities. The project will also benefit from the Environmental Protection Agency's (EPA) support. The 2017 safeguards audit report of the GSOP, which had a similar institutional structure assessed, among other issues, the capacity and effectiveness of safeguards implementation. It revealed that safeguards due diligence and documentation varied across the Regional Coordinating Offices (RCOs) owing to staff turnover. The district and community levels structure for monitoring and implementation was also found to be relatively weak. In view of this, the project will include provisions to strengthen the capacity of the DA and community stakeholders and clarify roles and coordination among the various actors supporting safeguards implementation. The project will also digitize safeguards reports to enhance reporting.

142. **Citizens engagement.** Continuous engagement with relevant stakeholders including public institutions, CSOs, NGOs, faith-based organizations, and communities is fundamental to the success of the project. The project design includes plans and structures for ensuring broader stakeholder consultation across institutional and community levels and the SWCES to track and manage grievance redress (Component 4). The project will include, at the intermediary level, an indicator to monitor the percentage of grievances that are lodged with the SWCES and resolved within the agreed time frame. These will be complemented by strengthening front-line staff's ability to respond to complaints, and through beneficiary associations.

143. **Gender.** Gender is an important dimension of the project, particularly regarding the inclusion of women as direct beneficiaries of the LEAP, LIPW, and PI activities. The framework for addressing gender issues in the project has been guided by a gender analysis that was carried-out during project preparation.

144. To close gender gaps in female participation and ensure that women have the same opportunities to participate in and benefit from the project as men do, the GPSNP will also: (a) improve awareness of women's entitlements under the project, including a focused information campaign on the GRM; (b) track individual and intra-household outcomes along gender lines; (c) contribute towards addressing women's skill constraints (including financial literacy and business training); (d) review the design and management of LIPW to better ensure that these respond to women's needs (e.g. creches) and that the work norms offer women equal work to that of men; and (e) incorporate community-level sensitization and dialogue on gender equality issues, including decision-making around the use of grants. These are elaborated in the section on the project components.

145. **Gender-based Violence (GBV).** Preliminary assessment of project-related GBV is low. Civil works under the LIPW are small scale and will rely largely on local labor with minimal recruitment of outside workers. However, the participation of women in the project is anticipated to contribute towards improving women's access to and control over income. With this empowerment may come an indirect

⁵² Staff of the DA assigned to work on a particular sub-project.

⁵³ Further details will be provided in the POM.



risk of GBV issues following some cultural barriers to women being economically active than men. Considering the project is in rural and poor communities where GBV is prevalent with weak referral systems to address sexual harassment and domestic violence, the project will adopt a mitigation approach to address potential GBV risks. Relevant mitigation measures will require all contractors or consultants that will have physical presence at the project site to have and sign to a GBV code of conduct. Under the SPD, a SWCES with a call center (*Helpline of Hope*) has been established with staff fluent in up to four local languages, to receive complaints from the public at the project level. Provisions are made to receive GBV complaints, and correctly refer cases to the relevant institutions or service providers, including the Domestic Violence and Victims Support Unit for redress. The project will use this existing system – and seek to strengthen and extend it to the community-level – as the means by which GBV cases are reported and addressed.

F. Environment (including Safeguards)

146. The Environmental category assigned to this project is B (Partial) because it is expected that environmental and social impacts will be moderate from the LIPW subprojects, such as rehabilitation and construction of small earth dams and dugouts, rehabilitation of feeder roads, and provision of community plantations as part of the climatic change initiatives. The potential impacts are, however, specific and may include erosion and siltation, dust generation, road safety hazards, health and waterborne diseases, and worker and community safety. To prevent erosion and siltation of small earth dams and dugouts, it is recommended that the design make provision to acquire adequate lands in the catchment area to undertake climate change initiatives and make provisions for silt retention structures.

147. The project has triggered Environmental Assessment OP 4.01 to address the risks and impacts identified from the LIPW subproject activities. Because the specific locations for these sub-projects are yet to be decided, an Environmental and Social Management Framework (ESMF) has been prepared and disclosed in-country and in the World Bank InfoShop in April 2018 to provide guidance for the implementation of such sub-projects. Safeguards under the GSOP was managed at the MLGRD Project Coordination Unit. This arrangement will be maintained and strengthened. Further details will be included in the implementation and institutional arrangements and elaborated in the POM.

G. World Bank Grievance Redress

148. Communities and individuals who believe that they are adversely affected by a World Bank supported project may submit complaints to existing project-level GRMs 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 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 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.



VII. RESULTS FRAMEWORK AND MONITORING⁵⁴

Results Framework

COUNTRY: Ghana

Ghana Productive Safety Net Project

Project Development Objective(s)

To support the Government to strengthen safety net systems that improve the productivity of the poor

Project Development Objective Indicators

Indicator Name	DLI	Baseline	End Target
To strengthen safety net systems that improve the productivity of the poor			
Percent of beneficiaires who initiated or expanded a household enterprise (Percentage)		0.00	70.00
Average annual earnings of unskilled workers in LIPWs (cedi) (Number)		0.00	600.00
Percent of respondents reporting that the assets (sub-projects) created through LIPW improved their livelihoods (Percentage)		0.00	70.00
Percent of beneficiaries who are identified as extremely poor according to targeting criteria (Percentage)		0.00	70.00

⁵⁴ Note that the majority of indicators have a 0 baseline because even though this project is building on a previous project (GSOP-P115247), beneficiaries identified for this project will be new.



Indicator Name	DLI	Baseline	End Target
Percent of LIPW payments and LEAP grants made on time to beneficiaries (Percentage)		0.00	75.00

Intermediate Results Indicators by Components

Indicator Name	DLI	Baseline	End Target
Component 1: Productive Inclusion			
Beneficiaries receiving a start-up grant under the CLASS subcomponent (Number)		0.00	25,000.00
Beneficiaries receiving entrepreneurship training (Number)		0.00	25,000.00
LEAP and LIPW beneficiaries in areas where GCAP operates referred to agricultural activities (Percentage)		0.00	30.00
Component 2: LIPW			
LIPW sub-projects with operations and maintenance arrangements in place (Percentage)		0.00	85.00
LIPW beneficiaries participating for two consecutive years (Percentage)		0.00	65.00
Beneficiaries of social safety net programs (CRI, Number)		0.00	30,000.00
Beneficiaries of social safety net programs - Female (CRI, Number)		0.00	18,000.00
Beneficiaries of Safety Nets programs - Cash-for-work, food-for-work and public works (number) (CRI, Number)		0.00	30,000.00
Component 3: LEAP			
LEAP Beneficiaries selected using the GNHR (Percentage)		0.00	75.00



Indicator Name	DLI	Baseline	End Target
Beneficiaries of social safety net programs (CRI, Number)		1,100,000.00	1,540,000.00
Beneficiaries of social safety net programs - Female (CRI, Number)		561,000.00	924,000.00
Beneficiaries of Safety Nets programs - Unconditional cash transfers (number) (CRI, Number)		1,100,000.00	1,540,000.00
Percentage of beneficiaries of the LEAP Program enrolled onto the NHIS (Percentage)		0.00	90.00
Component 4: SP Systems			
Single Window Citizen Engagement Service System established and fully functional (Yes/No)		No	Yes
Grievance cases resolved through the Single Window Citizen Engagement Service within the stipulated timeframe (disaggregated by gender) (Percentage)		0.00	75.00
Social Protection Monitoring and Evaluation System established and functional (Yes/No)		No	Yes
Regions that have data collected on poor households through the GNHR (Number)		2.00	10.00
Beneficiaries with a bank account (Percentage)		0.00	100.00

Monitoring & Evaluation Plan: PDO Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Percent of beneficiaires who initiated or expanded a household enterprise	This refers to the number of CLASS beneficiaries (subcomponent 1.1) who	Quarterly	CLASS MIS	Regular monthly Project Monitoring	Rural Development Coordinating Unit



	either expand an existing microenterprise or initiate a new one through this project.				
Average annual earnings of unskilled workers in LIPWs (cedi)	This refers to the average value of earnings of unskilled workers of LIPW each year (per session)	Quarterly	Labor-intensive Public Works project MIS	Regular monthly Project Monitoring	Rural Development Coordinating Unit
Percent of respondents reporting that the assets (sub-projects) created through LIPW improved their livelihoods	This refers to the share of LIPW beneficiaries, as well as community members who live in LIPW communities that report that the LIPW program has improved their livelihood.	Fixed intervals	Satisfaction survey by third-party	Baseline/mid-term/Endline evaluation	Rural Development Coordinating Unit - through an independent consultant or consulting firm
Percent of beneficiaries who are identified as extremely poor according to targeting criteria	This indicator refers to the results of a retroactive sampling of LEAP and LIPW beneficiaries to determine their poverty status.	Fixed intervals	Impact Evaluation Survey	Baseline/ Midline/ Endline Evaluation Data	Rural Development Project Coordinating Unit and LEAP Management Secretariat through an independent consulting firm.
Percent of LIPW payments and LEAP grants made on time to beneficiaries	This refers to the share of payments to LEAP and LIPW beneficiaries that are made on time during each calendar year	Yearly	LEAP and LIPW MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit and LEAP Management Secretariat



Monitoring & Evaluation Plan: Intermediate Results Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Beneficiaries receiving a start-up grant under the CLASS subcomponent	This indicator refers to the number of CLASS beneficiaries that successfully complete the component requirements and receive both tranches of cash grants for their microenterprise.	Quarterly	CLASS MIS	Regular monthly Project monitoring	Rural Development Coordinating Unit
Beneficiaires receiving entrepreneurship training	This indicator refers to the number of CLASS beneficiaries that successfully complete all the component's microenterprise training modules as defined in the POM.	Fixed intervals (reporting upon completion of training)	CLASS MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit
LEAP and LIPW beneficiaries in areas where GCAP operates referred to agricultural activities	This indicator refers to the share of LEAP and LIPW beneficiaries who are linked to the GCAP project through the referral process defined in the POM.	Quarterly	Labor-intensive Public Works (LIPW) MIS Livelihood Empowerment Against Poverty (LEAP) MIS	Regular monthly project monitoring	Rural Development Coordinating Unit and LEAP Management Secretariat
LIPW sub-projects with operations and maintenance arrangements in place	This indicator refers to the share of completed LIPW	Yearly	Labor-intensive	Regular monthly project monitoring	Rural Development



	sub-projects that have the requirements to ensure continuous operations and maintenance of the assets from the District Assembly and community after the support from this component, as defined in the POM		Public Works (LIPW) MIS		Coordinating Unit
LIPW beneficiaries participating for two consecutive years	This indicator refers to the share of completed LIPW sub-projects that have the requirements to ensure continuous operations and maintenance of the assets from the District Assembly and community after the support from this component, as defined in the POM	Yearly	Labor-Intensive Public Works (LIPW) Program MIS	Regular monthly project monitoring	Rural Development Coordinating Unit
Beneficiaries of social safety net programs		Quarterly	Labor Intensive Public Works MIS	Regular Monthly Program Monitoring	Rural Development Coordinating Unit
Beneficiaries of social safety net programs - Female		Quarterly	Labor Intensive Public Works MIS	Regular Monthly Program Monitoring	Rural Development Coordinating Unit
Beneficiaries of Safety Nets programs - Cash-for-work, food-for-work and		Quarterly	Labor Intensive	Regular Monthly Program Monitoring	Rural Development



public works (number)			Public Works MIS		Coordinating Unit
LEAP Beneficiaries selected using the GNHR	This indicator refers to the share of LEAP beneficiaries that are selected using the GNHR household data	Quarterly	Regular project monthly monitoring	LEAP MIS	LEAP Management Secretariat
Beneficiaries of social safety net programs		Quarterly	LEAP MIS	Regular Monthly Program Monitoring	LEAP Management Secretariat
Beneficiaries of social safety net programs - Female		Quarterly	LEAP MIS	Regular Program Monthly Monitoring	LEAP Management Secretariat
Beneficiaries of Safety Nets programs - Unconditional cash transfers (number)		Quarterly	LEAP MIS	Regular Monthly Program Monitoring	LEAP Management Secretariat
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.	Quarterly	LEAP MIS	Regular project monitoring	LEAP Management Secretariat
Single Window Citizen Engagement Service System established and fully functional	This indicator refers to the completion of a functional case management system for social protection as defined in the POM	Yearly	Project reports	Regular monthly project monitoring	Social Protection Directorate
Grievance cases resolved through the Single Window Citizen Engagement Service within the stipulated timeframe (disaggregated by gender)	This indicator refers to the share of cases received through the Single Window that are resolved within	Quarterly	Ghana National Household Registry	Regular project monthly monitoring	Social Protection Directorate



	the stipulated timeframe as defined in the POM				
Social Protection Monitoring and Evaluation System established and functional	Social Protection Directorate has worked with stakeholders to develop a monitoring and evaluation system for tracking social protection in Ghana. Details on the functioning system will be detailed in the POM.	Yearly	Social Protection Directorate	Regular program monthly monitoring	Social Protection Directorate
Regions that have data collected on poor households through the GNHR	Ghana National Household Registry (GNHR) data collection activities completed by region.	Quarterly	Ghana National Household Registry MIS	Regular program monthly monitoring	Ghana National Household Registry Social Protection Directorate
Beneficiaries with a bank account	This indicator refers to the share of beneficiaries of CLASS (Component 1.1), LIPW (Component 2) and LEAP (Component 3) who are paid through the electronic payment platform	Quarterly	Labor Intensive Public Works MIS LEAP MIS	Regular monthly Project Monitoring	Rural Development Coordinating Unit LEAP Management Secretariat

