

**MINISTRY OF LOCAL GOVERNMENT AND RURAL DEVELOPMENT (MLGRD)**

**GHANA PRODUCTIVE SAFETY NET PROJECT (GPSNP)**

**Credit # 63370-GH**

**PROJECT ID-P164603**

**GPSNP POM VOLUME 1: PRODUCTIVE INCLUSION OPERATIONAL MANUAL**

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**ACRONYMS AND ABBREVIATIONS**

|  |  |
| --- | --- |
| **ATM** | Automated Teller Machine |
| **AWPB** | Annual Work Plan & Budget |
| **BAC** | Business Advisory Centre |
| **BDS** | Business Development Service |
| **CBT** | Community Based Targeting |
| **CDF** | Community Development Fund |
| **CF** | Community Facilitator |
| **CIGS** | Complementary Income Generation Scheme |
| **CLASS**  **CMF**  **CP** | Complementary Livelihood and Asset Support Scheme  Case Management Form  Cash Point |
| **CSO** | Civil Society Organization |
| **DA** | District Assembly |
| **DCACT** | District Centre for Agriculture Commerce and Technology |
| **DCIT** | District CLASS Implementation Team |
| **DFID** | Department for International Development |
|  |  |
|  |  |
| **DPCU** | District Planning Coordinating Unit |
| **DPO** | District Planning Officer |
|  |  |
| **EPA**  **ESSS** | Environmental Protection Agency  Environmental and Social Safeguards Specialist |
| **ESMF** | Environmental and Social Management Framework |
| **FA** | Financing Agreement |
| **FM**  **GA**  **GAP** | Financial Management  Grant Agreement  Grant Application Form |
|  |  |
| **GBV** | Gender-Based Violence |
| **GCAP** | Ghana Commercial Agricultural Project |
|  |  |
|  |  |
| **GLSS** | Ghana Living Standard Survey |
| **GNHR** | Ghana National Household Registry |
| **GoG** | Government of Ghana |
| **GPSNP**  **GRATIS** | Ghana Productive Safety Net Project  Ghana Regional Appropriate Technology Industrial Service |
| **GRM** | Grievance Redress Mechanism |
| **GSOP** | Ghana Social Opportunities Project |
| **GSS** | Ghana Statistical Service |
| **ICT** | Information and Communication Technology |
| **IDA** | International Development Association |
| **IEC** | Information, Education, and Communication |
| **IFAD** | International Fund for Agriculture Development |
| **IGA**  **IP** | Income Generating Activities  Investment Plan |
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| **JSDF** | Japanese Social Development Fund |
|  |  |
|  |  |
| **LEAP** | Livelihood Empowerment Against Poverty |
| **LIPW** | Labour-Intensive Public Works |
| **M&E** | Monitoring and Evaluation |
| **MDAs** | Ministries, Departments, and Agencies |
| **MFI** | Micro Finance Institutions |
| **MIS** | Management Information System |
| **MLGRD** | Ministry of Local Government and Rural Development |
| **MMDA** | Metropolitan, Municipal, and District Assembly |
| **MoFA**  **MoGCSP** | Ministry of Food and Agriculture  Ministry of Gender, Children, and Social Protection |
| **MoU** | Memorandum of Understanding |
| **NBSSI** | National Board for Small Scale Industry |
| **NGO** | Non-Governmental Organization |
| **NSPP** | National Social Protection Policy |
| **PAD** | Project Appraisal Document |
| **PDO** | Project Development Objective |
| **PERD** | Planting for Exports and Rural Development |
| **PFI**  **PI**  **PIC** | Participating Financial Institutions  Productive Inclusion  Public Information Campaign |
| **POC** | Project Oversight Committee |
| **POM** | Project Operation Manual |
| **PPE** | Personal Protective Equipment |
| **PRA**  **PPRC** | Participatory Rural Appraisal  Public Relations and Compliant Committee |
| **PSP**  **PTC** | Payment Service Provider  Project Technical Committee |
|  |  |
| **RCC** | Regional Co-ordinating Council |
| **RDCU** | Rural Development Coordination Unit |
| **RPF** | Resettlement Policy Framework |
| **RTTU** | Regional Technology Transfer Unit |
| **RuCPAPP** | Rural Community Poverty Alleviating Pilot Project |
| **SP** | Social Protection |
| **SPD** | Social Protection Directorate |
| **TAB** | Transparency and Accountability Board |
| **TOR** | Terms of Reference |
| **SWCDD** | Social Welfare and Community Development Department |
| **SWCES** | Single Window Citizen Engagement Service |
|  |  |
| **VSLA** | Village Savings and Loans Association |
| **ZCO** | Zonal Coordinating Office |

# PROJECT DESCRIPTION

## Background

1. The Ghana Productive Safety Net Project (GPSNP) 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).[[1]](#footnote-1) These set-out the Government’s vision for ‘*a strong economy that expands opportunities, inspires people to start enterprise activities, stimulates expansion of existing enterprise activities, and ultimately leads to the creation of jobs, increased economic growth and aggregate incomes*’. The Project also contributes directly to the Government’s National Social Protection Policy (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 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) agenda, which places emphasis on economic development and job creation.
2. The objective of the GPSNP is to support the Government to strengthen safety net systems that improve the productivity of the poor in Ghana. The Project has five (5) components namely:

* Component 1: Productive Inclusion (PI)
* Component 2: Labour Intensive Public Works (LIPW)
* Component 3: Livelihood Empowerment Against Poverty (LEAP) Cash Grants
* Component 4: Social Protection Systems Strengthening
* Component 5.1: Project Management, Coordination, and Capacity Building (MoGCSP)
* Component 5.2: Project Management, Coordination, and Capacity Building (MLGRD)

1. The GPSNP is to be implemented jointly by the Ministry of Local Government and Rural Development (MLGRD) and Ministry of Gender, Children and Social Protection (MoGCSP), with the former having responsibility for Components 1, 2 & 5.2 whiles MoGCSP takes responsibility for Components 3, 4, & 5.1.
2. This Manual, which is Volume 1 of the GPSNP Operational Manual, describes the Productive Inclusion component and its implementation processes, expected deliverables, institutional arrangement as well as the roles and responsibilities of the various actors in implementation.

## Component Description

The component is aimed at increasing access to income-generating activities for extremely poor households. This component will therefore finance a comprehensive set of support services to promote sustainable income earning opportunities. Specific activities to be conducted will include: (i) selection of beneficiaries; (ii) feasibility and market viability studies; (iii) information and sensitization campaigns; (iv) life skills training; (v) micro-enterprise skills trainings; (vi) provision of start-up lump sum cash grants; (vii) mentoring and coaching; (viii) access to market opportunities; and (viii) financial inclusion activities. To improve the agricultural productivity of extremely poor beneficiary households, the component will also promote activities aimed at facilitating linkages to existing agriculture projects. Through this support, it is expected that selected beneficiaries will have sustainable livelihoods which will facilitate their graduation from extreme poverty

1. The component will build on experiences and lessons learned from the pilot Productive Inclusion (PI) schemes supervised by the Ministry of Local Government and Rural Development, namely the Community Development Fund (CDF) – a community-based micro-credit scheme under the Rural Community Poverty Alleviation Pilot Project (RuCPAPP); the GoG-funded Complementary Income Generation Scheme (CIGS); and the Income Generation Scheme for Extreme Poor Persons that was piloted in the Upper East Region and funded by the Japanese Social Development Fund. International good practices will also be employed for successful implementation.

## Component Objective and Indicators

1. The objective of this component is to support productive inclusion activities for extremely poor households in targeted communities Specifically, the Productive Inclusion component of the GPSNP is intended to assist extremely poor households establish and engage in enterprise activities and also increase agriculture productivity that will guarantee them sustainable incomes.
2. The results of this component will be tracked using the relevant project outcome and process monitoring indicators as outlined under Annex “A” of this volume of the Project Operational Manual (POM).

## Funding and Scope

1. This component will be funded with a budget of US$10,000,000.00, co-financed through a US$4,000,000 credit from the International Development Association (IDA) and a US$6,000,000 grant provided by the United Kingdom Department for International Development (DFID).
2. Activities under the component will be implemented under two (2) sub-components. Table 1 shows the sub-components and their corresponding budgets:

Table 1: PI Sub-Components and Budget

|  |  |  |
| --- | --- | --- |
| **Nr** | **Sub component** | **Allocation ($)** |
| 1.1 | Complementary Livelihood and Asset Support Scheme (CLASS) | 8,000,000 |
| 1.2 | Linkages to Agricultural Support | 2,000,000 |

# COMPONENT 1.1: COMPLEMENTARY LIVELIHOOD AND ASSET SUPPORT SCHEME

## Objective

1. The objective of this sub-component is to increase access to income-generating activities for extremely poor households through the implementation of a set of interventions that will enable these households establish enterprise/livelihood activities that will be managed in a sustainable manner.

## Target Beneficiaries

1. The Complementary Livelihood and Assets Support Scheme (CLASS) intervention seeks to support an expected 25,000 beneficiaries drawn from LEAP and LIPW households. The PI team and the various frontline officers who will be involved in implementation would however be sufficiently sensitized on the need to appreciate that the success of the scheme will not be based on just enrolling large numbers to fill the spaces assigned to each district and community but rather the ability to enrol individuals who have the potential to engage in productive and remunerative IGAs on a sustainable basis

## Geographical Coverage

1. This component will be implemented geographically through a phased approach. In the first two years of the project, Productive Inclusion activities will be implemented in the five (5) regions of the north (i.e. Upper East, Upper West, North-East, Northern and Savannah Regions), given that lessons of implementing such activities have already been documented through the JSDF pilot project. Progressively, implementation will be extended to other regions of the country to test implementation modalities in the southern regions of Ghana for future scale-up. While the scheme will cover forty-one (41) districts and approximately 246 communities in the five (5) regions of the north, it is expected that sixty (60) poor communities within ten (10) districts will be piloted in other regions of the country.
2. In line with the above, 80% of the target beneficiary coverage (20,000 beneficiary slots) will be shared among LEAP and LIPW overlap districts within the five regions of the North while the remaining 20% (5,000 beneficiary slots) will be reserved for the intended southern pilots.
3. Beneficiaries will be eligible to participate based on Ghana National Household Registry (GNHR) data that will confirm: (i) that they are LEAP beneficiaries; and (ii) their poverty levels are within the extremely poor category. Selection of additional PI beneficiary regions and districts will be based on the prevailing National Poverty Map as will be produced by the Ghana Statistical Services (GSS) through the Ghana Living Standards Survey (GLSS) and subject to availability of funding.

## Scope of activities

1. Activities to be financed under the component shall include; (i) feasibility and market viability studies, (ii) community selection (iii) information and sensitization campaigns, (iv) beneficiary selection and orientation, (v) group formation, (vi) training (life skills, micro-enterprise and technical/craftsmanship trainings), (vii) provision of grants, (viii) mentoring and coaching and promoting marketing and savings among beneficiaries to ensure sustainability of beneficiary investments.

## Mode of Implementation

1. The implementation of this sub-component will be facilitated by the Rural Development Coordinating Unit of MLGRD through the Zonal Offices with technical support from relevant state actors such as the National Board for Small Scale Industries (NBSSI). Overall oversight, supervision, and implementation of the component activities will be undertaken by the District Assemblies. Qualified service providers (private sector), civil society organizations (CSOs) or non-governmental organizations (NGOs), or a consortium of entities, which will be competitively selected, will be engaged, as needed, to support implementation.

## Beneficiary Coverage in each District

1. The number of beneficiary slots that will be allotted to a district will be based on the poverty incidence from the GLSS 6 (the most recent poverty ranking of districts by the Ghana Statistical Service). Allocation of number of beneficiaries by district were made as follows: 60 percent of all available slots were shared equally among all the 41 beneficiary districts across all five regions of the north whilst the remaining 40 percent was allocated based on incidence of poverty implying that DAs with high incidence of poverty will proportionately be allocated more of the remaining 40 percent beneficiaries slots than others whose poverty incidence are low.
2. A proposal based on the above has been developed and this has been attached as Annex B of this Manual and this has been validated by the Project Technical Committee (PTC). It is important to note however that, the beneficiary numbers assigned to the respective districts, as captured in Annex B, are ceilings and that actual numbers can be lower based on implementation realities relating to beneficiary responsiveness and capacity constraints.

## District CLASS Implementation Teams

1. There shall be established in each beneficiary district a District CLASS Implementation Team (DCIT) drawn from the District Planning Coordinating Unit (DPCU) and the District Centre for Agriculture Commerce and Technology (DCACT) comprising the following:
2. District Coordinating Director (Chairperson)
3. Head of Business Advisory Centre (BAC) of the DA (Secretary and Focal Person)
4. District Planning Officer (DPO)
5. Head of Department of Social Welfare & Community Development
6. Head of Department of Agriculture Department
7. Head of Department of Co-operative.
8. The roles and responsibilities of DCIT shall cover the following:
9. Selection of CLASS beneficiary communities
10. Conducting feasibility and market viability
11. Sensitization and community mobilization
12. Facilitating beneficiary selection
13. Training beneficiaries in some aspects of the programme
14. Assist DA in selecting Service Providers including Master Craftsperson/Enterprise Owners to deliver livelihood skills segment of the training using laid down procurement processes
15. Monitoring and supervision of all aspects of CLASS implementation

## CLASS Implementation Steps

1. Figure 1 below outlines the implementation flow process for the CLASS component.

**Figure 1: CLASS Implementation Flow Process**



|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. Key CLASS activities at the district levels with responsibilities and recommended timelines have been provided in the matrix below |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Activity** | **Sub-Activity** | **Responsibility** | **Duration/Timeline** |
| 1 | Feasibility and Market Viability Analysis | Literature review, consultation and desk work, to lead to the identification of;  Products that fit into/ are already part of an existing thriving value chains in/outside the District.  Products from DAs areas of comparative advantage  Products with appreciable size of potential consumers. | DCIT Members | 3 days (day 1 for literature review, day 2 for consultations and day 3 for finalisation of list of viable activities) |
| 2 | Selection of Beneficiary Communities | Desk exercise that is expected from result in the selection and prioritization of communities to benefit from CLASS | All DCIT members | 2 days (day 1 for literature review and consultations and 1 day for day for finalisation of list of selected communities |
| 3 | Community Mobilization and Sensitization | Preparatory activities and Community Fora | DCIT Members | 1 man-day per community (2 travel days to each community with half day time input per day i.e. day one for mobilisation and day two for sensitisation) |
| 4 | Beneficiary Selection | Self-Selection | DCIT Members | One day per community |
| CBT | DCIT Members | One day per community |
| 5 | Beneficiary Validation and Orientation | Validation | DCIT Members | Half day per community |
| Orientation and final Enrolment | DCIT Members | Half day per community |
| 6 | Group Formation | Group Formation | DCIT Members | Half day per community |
| 7 | Training | Life Skills Development; | Selected Staff of the DA with the requisite competences | 2 days per group |
| Entrepreneurship, and Business Mgt. Skills | BAC Officers or their assigns | 2 days per group |
| Technical/craftsmanship Skills Training | Business Development Service Providers(master craftsmen) | 5-7 days per group |
| 8 | Grant Request Preparation and Disbursement | Grant Request Preparation | Business Development Service Providers | I day per class/cluster/group |
| Grant Request Processing | DCIT, ZCO, RDCU, MLGRD | 2-weeks after submission of Grant request to DCIT |
| Disbursement | E-Payment Service Provider, ZCO & DCIT | Not later than 1 month after last training day |
|  | Coaching and Mentoring | Mentoring | Business Development Service Providers(master craftsmen) | 6-12 Months |
| Supervision and Post Training Business Advisory support | DCIT led by BACs | From the date of disbursement and beyond Project closure |

1. The following section provides details on the implementation steps at the district level:

## Feasibility and Viability Analysis

1. A number of enterprise activities will be implemented in each community. The selection of these enterprise activities will be based on their feasibility and viability (potential to be profitable). As such, the first step will be a review to confirm the enterprise activities to be implemented within a particular district.
2. The study will be conducted at the district level by the DCIT under the guidance of the RDCU Zonal Enterprise Officer responsible for the District in question. This study should include technical advice on ***profitable*** enterprise activities from relevant business organizations and private sector actors in the districts. Once completed, the DA shall formally submit the list of eligible activities (which advisedly should be between 4 and 8) through the Zonal Office to the RDCU for review and approval. The establishment of an eligibility list is deemed a critical milestone in the CLASS implementation process such that without it, no beneficiary DA will be allowed to proceed with any subsequent activity under the scheme.
3. Factors to consider for the feasibility and market viability study include:
4. Accessibility and availability of raw materials
5. Cultural and religious compatibility of the activity
6. Existence of local knowledge for the purposes of training and mentoring beneficiaries
7. Profitability (production cost vis a vis price of final product)
8. Shelf life (i.e. durability or perishability of final product)
9. Availability of guaranteed markets (local, regional or international)
10. Market saturation
11. Seasonality of income generating activity (IGA)
12. Gestation period
13. Environmental compatibility
14. A template shall be developed by the RDCU to guide the DCITs in the conduct and reporting on the feasibility and market viability analysis.
15. Eligible enterprise activities that could evolve from the feasibility and market viability analysis can be both on and off-farm activities such as:

* Shea-butter processing,
* Soap making,
* Food processing of all forms,
* Vegetable farming,
* Seedling production,
* Honey Processing
* Rearing of small ruminants and poultry,
* Handicrafts of all forms (except specified in the negative list as presented in the ensuing paragraph).

**Ineligible Activities (negative list)**

1. The following activities are not allowable under this project:

* Production and sale of alcoholic and tobacco products of all forms
* Sale of petroleum products
* Manufacturing and sale of herbal products
* Hydraform brick/block making
* Manufacturing of ammunitions and explosives
* Engaging in all forms of mining
* Sale of items that have negative impacts on the environment
* Petty trading
* Large-scale farming that will require the use of heavy equipment.

## Selection of Beneficiary Communities

1. Each district will be required to select a minimum of 4 and a maximum of 7 communities to benefit from the CLASS intervention. This is to ensure a reasonably fair distribution of the opportunity of participation across beneficiary districts and at the same time ensuring the selection of reasonable numbers that will allow for effective monitoring and supervision.
2. In selecting CLASS beneficiary communities, the following process shall be followed:
3. As a first step, all communities with both LEAP and LIPW shall be identified and ranked based on the district’s poverty profile and the poorest selected to benefit from the intervention.
4. Where LEAP+LIPW overlap communities are less than 7, the stand-alone communities (i.e. communities with only LEAP) shall be ranked and selected to benefit from the intervention.
5. As a means of ensuring efficiency and optimization of project supervision and operating cost, it is recommended that, rather than spread thin i.e. just having a handful of beneficiaries in some communities that will lead to unnecessarily high overheads resulting in high operating cost; DAs will be encouraged to select communities with the potential of delivering a fairly reasonable number of beneficiaries. However as a measure to avoid the over concentration of the scheme in a few communities, care will be taken to ensure that the beneficiaries selected from each community does not exceed 120.
6. In arriving at the number of communities that CLASS will be implementation in within a particular district, the project team will work closely with the DCITs of the respective DAs to ensure the selection of an optimum number of communities that will ensure efficiency, bearing in mind the total beneficiary slots available to the district in question and the need to have a reasonable spread that will allow for effective monitoring and supervision of beneficiaries’ activities. The details on how this would be achieved shall be provided in the ***Guidelines for Community Selection*** that will be developed by the project team.

## Sensitization and Community Mobilization

1. Prior to selection of beneficiaries, information and sensitization campaigns will be carried out by the DCIT under the guidance of the Zonal Office.
2. The sensitization programmes would be aimed at informing all potential beneficiaries about the purpose and objective of CLASS and its implementation modalities. This campaign will be particularly crucial given that beneficiaries will be enrolled through self-selection. Sensitization activities should be designed to encourage female participation.
3. The campaign will leverage community fora where most community members gather, and information will be shared at such meetings. The larger community which will not necessarily be part of the CLASS intervention will also be sensitized. This will include traditional leaders and other opinion leaders to ensure that there is buy-in at the community level for the project’s selection, enrolment and implementation processes, as well as support for the vulnerable beneficiaries who will participate. The sensitization activities will conform to local cultural norms to ensure that they are effective and well accepted.
4. Other approaches/tools will be explored to ensure effective sensitization and mobilization of the community. These include:
5. Discussions on local/community radio stations (where they exist)
6. Dissemination of posters, leaflets; and
7. Use of audio-visual materials.

## Beneficiary Targeting and Selection

1. Beneficiaries of CLASS will be LEAP and/or LIPW beneficiaries who meet the following criteria: (i) self-select to be part of the programme; (ii) demonstrate traits of entrepreneurship. At least 60% of the total number of beneficiaries that will eventually be selected from each DA should be females.
2. The following approach will guide the selection of beneficiaries:
3. All prospective beneficiaries will be required to self-select into the programme indicating three preferred enterprise activities and this is captured in an enrolment form to be designed by the RDCU.
4. Prospective beneficiaries must either be interested in commencing a new IGA or seeking additional investment for an existing IGA (on the DA’s positive list) that they have been able to commence with their LIPW/LEAP earnings.
5. In the case of new entrants (persons who have not yet started any activity yet) traits of entrepreneurship will be determined through community validation (i.e. set-up a three member team and guide them to come up with indicators to appraise interested beneficiaries)
6. A CLASS beneficiary should be an LIPW beneficiary (who has been enrolled and has started participating in the work) or a beneficiary from a LEAP Household.
7. Prospective beneficiaries should not have a history of defaulting in any institutional or community loan.
8. Involvement in Village Savings and Loans Association (VSLA) activities (where they exist) or any other verifiable form of savings should be prioritized in selection of beneficiaries.
9. To ensure equity and fairness, only one person shall be eligible from a household - *where a household is defined as a group of persons who live under the same dwelling place and eat from the same pot*.
10. In the event that the number that self-selects in each community exceeds the quota assigned to the community in question, the **Community-Based Targeting** technique will be employed to prune the number to acceptable levels.

***Application of Community-Based Targeting (CBT) in shortlisting of Beneficiaries***

1. The application of CBT should be facilitated by a member of the DCIT who must be neutral to the implementation process in the community (i.e. does not have any interest in who gets selected).
2. The CBT has to be carried out in such a manner as to ensure that the principles of fairness, equity and transparency are not compromised. This is to be achieved through the following framework:

* Organize a community forum with all eligible beneficiaries from that community (those who have self-selected to be part of the programme) as well as community stakeholders and leaders.
* Disclose the exact number of persons required in a Community Forum as per the quota and provide reasons for this to clear any doubts regarding unfair treatment, discrimination and unjustifiable exclusion. The process for arriving at the required number should also be explained to all prospective participants and other community stakeholders.
* The community then elect a committee of three persons, that is made up of representatives of the leadership of the community (the Traditional Authority), and other persons of integrity within the community one of whom should be a woman.
* Participants then confirms the acceptance of the committee by majority vote.
* The facilitator will assist the community to establish their own criteria for shortlisting beneficiaries. There are two broad sets of criteria: (i) poverty criteria and (ii) entrepreneurial abilities.
* Through the use of relevant Participatory Rural Appraisal (PRA) tools/techniques, at least 4 indicators (2 from each set of criteria) should then be agreed upon by the community as criteria for pruning from the original list of persons who self-selected.
* The following examples can be shared with the community:
  + **Poverty Criteria:**
* *Extent of Poverty/Deprivation of the household*
* *Extent of Vulnerability (Single mother/female headed household, disability etc.)*
* *Number of aged persons in a household*
* *Household dependency ratio*
  + - **Entrepreneurship Traits**
* *Evidence of investments made with/ Enterprise activities initiated with LEAP & LIPW earnings or any other indicators that in their estimation will best measure entrepreneurship*
* *Membership of VSLA (where VSLAs exist in the community) or any other form of savings that can be verified*
* The accepted indicators are then handed over to the CBT team to generate the shortlist of eligible beneficiaries that meet the criteria.
* Where the CBT process is completed and the list obtained is still in excess of the number required, simple balloting should be employed to obtain the required number.
* The shortlist of persons selected through the CBT process has to be publicized and opportunity provided for grievances of those who may feel they have been unfairly treated to be addressed though the Project’s Grievance Redress Mechanism.

## Beneficiary Orientation and Enrolment

1. Upon arriving at the list of persons selected from a particular community, these persons are then taken through a detailed orientation session during which they are provided with detailed information on the scheme’s operational process and the prospects (the key requirements for the implementation of the various livelihood activities that they have expressed interest in and projections on the returns that each of the activities will be yielding in terms of income).
2. Beneficiaries, on the basis of the additional information provided during the orientation, are then assisted to settle on a particular intervention (from the list of three selected enterprise activities they had expressed interest in at the targeting and selection stage)
3. From this stage, beneficiaries are then enrolled with their preferred enterprise activities and the list thereof submitted formally by the facilitator (DCIT member) to the Chairman of DCIT (DCD) for approval and further action.
4. The DCD will then be expected to forward the list as validated and approved to the Zonal Office of the RDCU for further action.

## Group Formation

1. Once beneficiaries are selected and enrolled they will be put into groups of between 10-25 across communities based on their IGAs. These groups are to be formed solely for the purposes of training; as beneficiaries will not be compelled to work together on collective income generating activities (although they may choose to do so on their own volition in order to enjoy the benefits of economies of scale). The grouping will enhance sharing of knowledge and experiences.

## Training

1. There shall be three levels of training, preceding the receipt of grants, for all beneficiaries that will be selected to participate in the CLASS intervention (refer to Table under section 2.8 for duration of training days). These will be in the following broad areas:
2. *Life Skills Development;*
3. *Business Management Skills Development*
4. *Enterprise / Livelihood Skills Development*

## **Life skills Training**

1. Beneficiaries will be provided with life skills training (that span between 1-2 days), as elements of life skills will be important to thriving as entrepreneurs. The training will be provided by Training Service Providers mostly drawn from the DAs, who have past experience in conducting such trainings and are conversant with training methods that will be most beneficial to this target group. Topics to be covered will include self-esteem, goal-setting, decision-making, self-affirmation, communication, sexual and reproductive health, group dynamics and its related topics of conflict management leadership. The trainings will also cover gender relations and behavioural change modules.

## **Business Management Skills**

1. Beneficiaries will be provided with basic training in business management to enable them carry out their respective micro-enterprises in an effective manner. These trainings will be conducted by staff from the BAC and other relevant departments of the district with the skills set and competences for the purpose or enterprise owners, who are well versed in the subject area.
2. Specifically, the basic business management training will include:
3. Financial literacy
4. Book keeping
5. Record keeping and accountability
6. Savings mobilization
7. Grant application and disbursement procedures
8. Efficient production
9. Operation and maintenance of fixed assets procured.

## **Enterprise/Livelihood Development Skills Training**

1. The third segment of the training, which will be relatively longer than the first two, will focus on the development/enhancement of the skills of beneficiaries in the actual production processes specific to their chosen enterprise activities. This segment will thus be a hands-on session that will be geared towards assisting beneficiaries to perfect their techniques in the production/enhancement of the quality and packaging of products. These trainings shall be carried out by selected master craftsmen or enterprise owners who are well versed in the subject area and have proven ability, track record and experience of providing apprenticeship to others and also have the potential of acting as mentors and coaches to beneficiaries.
2. There shall also be standard training modules developed by the RDCU and or with service provider for each category of IGA that shall clearly outline content, training inputs (teaching and learning aids required), activity steps, duration and expected outputs and outcomes of each training. Each trainer will be trained to implement and be monitored for compliance.

## **Development of Training Manuals**

1. Standard training modules with accompanying manuals will be developed for all the enterprise activity types that will be promoted under the scheme. These manuals will serve as a general guide and will be adapted to suit the unique circumstances of each district.

## **Identification and Engagement of Training Service Provider**

1. Training service providers shall be identified and engaged to carry out the various training programmes under this sub-component. Whilst routine trainings such as those in life skills and entrepreneurship may be carried out by staff from relevant departments of the District Assembly (who will be equipped with the necessary knowledge, skills and tools through a Training of Trainers session to carry out such training), the enterprise/livelihood training segment as mentioned earlier, shall be assigned to private enterprise owners or master craftsmen who will be competitively selected from the register of accredited Business Development Service (BDS) providers within the district.[[2]](#footnote-2) Refer to the section on procurement (Volume 7 of the POM) for details on how the BDS providers will be selected. In the selection of the latter, preference will be given to those located closer to the beneficiaries so as to address the issue of proximity which is a critical factor in enhancing the post-training support that this BDS provider will be required to provide to beneficiaries.

## **Training Costs**

1. All expenses related to training under this component, including the cost of training materials (teaching and learning aids) and reimbursables incurred by the trainer shall be borne by the Project.
2. Where training is delivered by a Staff of the District Assembly or any other Government Institution, only reimbursable expenses incurred by the trainer will be paid (such as transport cost and field allowance based on the prevailing government rates). On the other hand, non-government workers who will be engaged to provide training/facilitation services under the scheme shall be paid their reimbursables as defined above and extra amounts based on the time input as will be agreed by the Project (RDCU).
3. Just as was the case during the concluding phase of the LIPW programme under GSOP, efforts will be made to pay the increment cost of all persons who provide training services under CLASS through an electronic medium (e-payment) to engender transparency and accountability on the part of both the Project Team and Service Providers.
4. Upon completion of training and for the purposes of operating the enterprises, beneficiaries will be encouraged to leverage the Department of Cooperatives within the respective District Assemblies to form cooperatives, so as to achieve the full benefits of working in groups. These cooperatives could facilitate buying inputs or selling outputs, as well as create bargaining power and improve market outcomes and other benefits that accrue from economies of scale.

## Disbursement of Start-up Cash Grants

1. Upon completion of all required trainings and other preparatory activities, each beneficiary will be provided with a lump sum cash grant up to the cedi equivalent of $200, the purpose of which is to assist beneficiaries to set-up and operate or expand their enterprise activities. The cash grant ceiling is informed by national and international experiences, given that the objective is to support extreme poor households carry out basic community level enterprise activities.
2. The cash grant, which is intended as start-up for those who are now commencing a new IGA or additional investment for those who are already involved in an activity will be disbursed in tranches (between two to three tranches). This will be based on the understanding that the release of subsequent tranches will be based upon the satisfactory utilization of the previous tranche and the completion of specific milestones as will be determined by the supervising DCIT and the approving authority.
3. In addition to the above condition, it will be mandatory for every beneficiary who has received the first tranche to either enrol with a VSLA or show evidence of savings of any form similar to what pertains with the VSLAs to qualify for subsequent tranches.
4. All CLASS grants shall be disbursed through an electronic payment platform. In this regard an e-payment Service Provider (with offline and biometric capabilities) shall be engaged for the purpose.

## Pre-Condition for Accessing Start-up Grants

1. Successful completion of all the 3 levels of the training programme designed to prepare beneficiaries for the commencement of their enterprise activities shall be a necessary condition for accessing the cash grant. Consequently, a beneficiary will not be eligible to receive the grant if he or she fails to complete the training component of the support.

## Beneficiary Investment Plans and Grant Applications

1. A major output of the enterprise/livelihood training segment of CLASS will be the development of ***‘Investment Plans’*** and accompanying budgets that are intended to help determine the amount of grant to provide to each individual. In this regard, the training Service Provider responsible for a particular group shall assist beneficiaries to develop a simple activity plan with an accompanying budget on how much the beneficiary would require to commence and operationalize his or her chosen enterprise activity.
2. It is this investment plan and the estimates thereof that will provide guidance on how much grant will be provided to a beneficiary. The Investment Plans (IP) should also include a concrete marketing plan that details how the outputs of the enterprise will be marketed and sold either locally, regionally or internationally. As part of the plan, supply chains should be identified and assessed, and relationships with potential buyers should be established to ensure that products are not left unsold after the commencement of beneficiary enterprise activities. Each IP shall also include an exact, customized schedule for the frequency of visits and mentoring that will be required to ensure that the enterprise is sustainable after the cash grants have been disbursed. The RDCU will provide a template to guide the DAs in the preparation of IPs.

## Beneficiary Grant Agreements

1. As a means of ensuring effective and efficient application of grants, every beneficiary will be required to sign a Grant Agreement that will commit them to the efficient and judicious utilization of the grant. This will be based on the understanding that, failure to apply the grants to attain the necessary milestones (as will be agreed) will lead to the forfeiture of the opportunity for subsequent support under the scheme, either in the form of remaining tranche (s) of the cash grant or other ancillary support.

## Engagement of E-Payment Service Provider

1. The services of an E-Payment Service Provider shall be engaged through a competitive selection process to facilitate payment of grants to beneficiaries. Since most of the beneficiaries will be in remote communities where internet connectivity may be a challenge, it shall be ensured that the E-Payment Service Provider that will be engaged shall possess offline and biometric payment capabilities.

## Beneficiary Grant Request Preparation and Approval Process

1. Once a beneficiary has gone through the full training and has been assisted to prepare an Investment Plan (IP) and signed a Grant Agreement (GA), that beneficiary will be eligible for the receipt of the first tranche of the Grant. The Grant request and approval processes shall be as follows:
2. As a first step, the beneficiary shall be assisted to complete a Grant Application Form (GAF) that will indicate the amount being requested based on the IP. The IP and GA should be provided as supporting documents to the GAF.
3. The GAF shall be validated by the entity that provided the enterprise/livelihood training with recommendation on the amount to be approved and the schedule of disbursement (i.e. the time of disbursement, various tranches and quantum of amount to be disbursed per tranche)
4. The BDS provider responsible for the enterprise/livelihood training segment will then be required to submit the GAF through the District Assembly where it will be referred to the BAC Office.
5. The DCIT will then review the application and forward same to the supervising RDCU Zonal Office through the RPCU for further review and processing.
6. Based on the review at the Zonal level, information on the application is summarized and electronically transmitted to the RDCU (Head Office).
7. Upon review and approval by the RDCU, the grant disbursement request is then forwarded to the e-payment service provider for disbursement to be effected to the beneficiary.

## Grant Disbursement and Utilization

1. The selected beneficiaries will be enrolled onto the Payment Service Provider (PSP’s) platform to effect payment.
2. It is assumed that each beneficiary, by virtue of the fact they are on LEAP or LIPW, will possess Smart Debit Cards. However, in cases where beneficiaries do not have Debit Cards (smartcards), the project shall facilitate their acquisition of these cards through the Service Provider that will be engaged to provide e-payment services under the project. The recommended amount for each tranche shall be loaded onto the SMART Card of the beneficiary
3. Beneficiaries may access the cash grant either at a Rural Bank or via Automated Teller Machines (ATM). In areas where access to a Bank is a challenge, Cash Points (CP) will be created to facilitate payment to beneficiaries.
4. In the case of the first tranche, which is mainly intended to assist beneficiaries acquire critical inputs and commence operations, pay points will be established where the training service providers working with the DCITs will arrange for merchants who deal in the required inputs to assemble at the same point (to create mini markets) so as to enable beneficiaries have a direct interface with the merchants to acquire the critical inputs directly and promptly without any third party involvement. This is an important safeguard against allowing beneficiaries to carry their grants home where the temptation of squandering the funds is always high.
5. DCIT and the enterprise training service providers will be required to monitor the utilization of the grants to ensure appropriate utilization of cash grants

## Transactional Cost Associated with Grant Disbursement

1. All costs associated with disbursement of grants to beneficiaries, including the fees to pay the e-payment service provider shall be borne by the Project and shall not be passed on to beneficiaries. In effect, all beneficiaries shall receive their grant entitlements, as will be approved and communicated to them, in full without attracting any charges. This is to avert instances of “rent-seeking”.

## Coaching and Mentoring

1. Immediately after the receipt of the first tranche of the grant, the BDS provider shall be resourced to conduct follow-up sessions to provide business advisory and handholding support to beneficiaries to ensure the full establishment and sustenance of their investment. During the follow-up, the trainers will visit beneficiaries at their production centres/units and assist them address whatever post training concerns they may have. This will be aimed at supervising beneficiaries to perfect their production, packaging and marketing skills. The RDCU shall develop guidelines with Key Performance Indicators (KPIs) and monitoring and reporting regimes to guide the mentorship and coaching aspects of the programme in order to ensure effectiveness and value for money.
2. A key element of these follow-up activities will be to provide tips on access to markets, as well as quality assurance so as to enhance the sales of beneficiary enterprises.
3. The duration of the post-training coaching and hand-holding regime will vary for the different types of activities but will generally range between six to twelve months. The decision on a timeframe to be allowed for a particular IGA will be based, largely, on the sophistication involved in carrying out the said activity and the gestation period.
4. Again, depending on the duration allowed for handholding for a particular IGA, the frequency of the visits shall reduce with the months once the beneficiary grasps the skills and knowledge and is able to function effectively and efficiently. The frequency of the mentoring visits shall be clearly spelt out in the IP. Even after the official termination of the hand-holding session, beneficiaries will be encouraged to maintain a relation with the BDS provider for further guidance and support.

## Improving Access to Market Opportunities

1. Leveraging international and national models, beneficiaries of this component will be provided with access to market opportunities to ensure that their enterprises can be profitable. This access could either be at the local level, but as far as possible, will go further to the national, regional, and international level.
2. In this regard, the project will solicit support from major state and non-state institutions who have been working in developing the SME sector, such as the NBSSI and the Market Development for Northern Ghana (MADE) Project ran by DFID to help develop the skills and knowhow of BDS Providers who will be working with the beneficiaries on the marketing of their products.
3. Market linkages will be incorporated into CLASS implementation from the onset to ensure that each activity pays attention to opportunities for establishing market linkage. For instance, the quality of products will be critical for promoting market access, hence this will attract the necessary attention during training as well as mentoring and coaching phase of the programme.
4. Considering the fact that the government has initiated several programs intended to boost enterprise development and production, facilitators of the scheme at the district level and BDS Providers shall be required to take the necessary steps to link beneficiaries to existing government interventions aimed at increasing earnings from the agriculture and manufacturing sector, such as the One-District-One-Factory and One-District-One-Warehouse initiatives, and the National Buffer Stock Company Limited.
5. The project will also make efforts to directly expose beneficiaries to external markets through the use of technology (social media) and supporting beneficiaries to participate in exhibitions and trade fairs to market their products.

## Promoting Access to Financial Services among Beneficiaries

1. A major activity under the component shall be the provision of opportunities for savings and access to credit for beneficiaries. This is critical in view of the fact that, access to financial services is usually limited or non-existent in most rural communities where these beneficiaries live. For the extreme poor in particular, distance to the nearest Commercial, Rural or Community Bank, Credit Union or Microfinance Institution (MFI) and transport costs are factors that deter them from accessing these services. Moreover, the minimum amounts required to open bank accounts and conditions for accessing credit from these traditional sources are often prohibitive for poor households.
2. Improving access to financing services will be done through: (i) assisting beneficiaries to open bank accounts through the Rural Banking system; (ii) facilitating beneficiaries to join Village Savings and Loan Associations (VSLAs) where they already exist or promoting the formation of new VSLAs where they are not available; and (iii) improving VSLA operations by linking them to formal financial institutions.

## Promoting Village Savings and Loans Associations

1. Based on the experiences from the JSDF Pilot scheme, VSLAs will be a major feature in the Project’s drive towards engendering access to financial services for beneficiaries. As such, beneficiaries will be facilitated to enrol with VSLAs. The primary objective for promoting VSLAs under the component will be to provide opportunities for savings and credit to beneficiaries within their respective communities and by so doing support in ensuring the sustainability of their enterprises and investments.
2. As indicated earlier, where a VSLA already exists in a particular beneficiary community and there is opportunity for beneficiaries to join these existing VSLA without suffering any disadvantages, the project will facilitate their enrolment. However, where this is not possible, efforts will be made to promote the formation of new VSLAs specifically to serve the needs of CLASS Beneficiaries. This will be done in accordance with agreed principles and guidelines as outlined in section 2.23.1.

## Composition of VSLAs

1. The following shall guide the formation of VSLAs under the project:
2. VSLAs, as will be formed under the project, will consist of between 15 to 30 members (i.e. GPSNP beneficiaries). This is to ensure that the association is big enough to create a useful pool of capital but also small enough to keep meetings manageable. Preferably, members of a particular VSLA must be of similar background and familiar with each other to engender trust.
3. Typically, members of a particular VSLA will be required to live within the same community or same geographical setting or location where they will be able to participate in weekly group meetings (which is a key feature of the VSLA concept).
4. VSLAs shall be autonomous and self-managing.
5. Each VSLA shall have five leaders comprising a Chair Person, Secretary, Treasurer and two other Executive Members as may be determined by the group.
6. Membership will be open to both men and women; however, there can be unisex and gender-specific VSLAs.
7. In instances where a VSLA is made up of both men and women, at least three of the five elected leaders shall be female.
8. To promote the concept of VSLAs under the Project, the RDCU shall invest in the development of persons who would act as coaches in the development and facilitation of VSLAs within various Project districts. These VSLA Coaches may either be DA field officers who could be trained for the purpose or CSO actors who are already well versed in the concept of VSLAs. In the event there will be the need to use non-state actors such as CSO to develop VSLAs, a formal arrangement will be put in place supported by an MoU to guide the relationship between the Project and the CSO in question .

## VSLA Development Process

1. Where there is the need to form a VSLA, the following processes and phases of development shall be employed:
2. **Preparatory Phase (Week 1 to 4):** A VSLA Coach shall be identified and trained to manage the VSLA formation process.[[3]](#footnote-3) This VSLA Coach shall be required to conduct a community needs assessment, select communities of intervention, provide general information to local leaders and prospective VSLA members, and mobilize the VSLA groups to be trained.
3. **Intensive Phase (Week 5-12):** During this phase, the VSLA undergoes training in seven modules during which members learn how to work in a team, elect their leaders, establish their constitution and set out the rules and procedures that will govern their activities. They (the beneficiaries) will also at this stage learn to manage their social fund i.e. purchase shares and obtain loans at meetings. The Coach of the process attends all meetings during this phase and is actively involved in guiding the process.
4. The following are the training modules for the intervention phase:

* *Module 1: Group Dynamics, Leadership and Elections*
* *Module 2: Social Fund, Savings and Credit Policies*
* *Module 3: Development of Association Constitution*
* *Module 4: First Savings Meeting and Record-Keeping*
* *Module 5: First Loan Disbursement and Record-Keeping*
* *Module 6: First Loan Reimbursement*
* *Module 7: Share-Out of Funds/End of Cycle*

1. At the end of this phase, the Coach is expected to conduct a short evaluation of the group to determine their readiness for the Supervision Phase.

***Note:***

*Standard Training Manuals shall be developed on the various modules and made available to all facilitators who will be involved in the VSLA Development Process*

1. **Supervision Phase (Week 13-60)**: The supervision phase is divided into two stages: ***development phase*** and ***maturity phase,*** with each phase lasting about 24 weeks.
2. During the development phase, the coach will be required to visit the groups twice a month (on average), giving members more space to manage their activities. At the end of the phase, the coach/facilitator shall conduct a short evaluation to assess the group’s readiness to move on to the maturity phase.
3. During the maturity phase, the Coach will be required to conduct at least two monitoring visits to check on group progress and set a date for the end of the cycle and the share-out of funds. The Coach will arrange a meeting at the end of the cycle to facilitate the share-out process and celebrate the groups’ accomplishment over the VSLA savings cycle.
4. An evaluation is carried out at the end of the first cycle to help determine the level and extent of backstopping that will be required from the Coach during the subsequent cycle.

***Note:***

* *The Coach responsible for a particular VLSA will determine a group’s preparedness to move from one phase to the next and the extent of support required based on assessment.*
* *At the end of the first cycle, it is expected that VSLA will be fully established and prepared enough to manage their own affairs and be in a position to sustain the Association. Although the group can be weaned off at this stage, the facilitator would still have to stay in touch with the group to monitor their progress and provide guidance as and when required.*

## General Principles and key Features of VSLAs

1. The following are some key features that must be shared by all VSLAs that will be established and supported under the project.
2. Unlike traditional sources of credit, VSLAs as will be established under the project shall be easily accessible, transparent and have a flexible means of accumulating savings and credit for group members. They will be user-owned and wholly managed by group members themselves.
3. VSLAs will be required to meet weekly during the first cycle. The frequency can change to bi-monthly or monthly in later cycles, if members so desire.
4. All VSLA transactions will need to be carried out at meetings in the full glare of the entire membership to ensure openness, transparency and accountability.
5. To guarantee that transactions do not take place outside regular meetings, and in order to prevent unauthorized fund movement and tampering with records, the group shall be required to own a lockable cash box.
6. Consequently, each VSLA shall be provided with a savings box with 3 separate padlocks to ensure safety of the funds.
7. There shall be instituted inherent internal controls in the operations of VSLAs, where the locked box containing funds will be kept by a member and the keys to the 3 padlocks kept separately by other members.
8. Savings that will be mobilized will be invested in a loan fund from which members can borrow, repaying with added service charges.
9. Each VSLA shall be required to create a social fund through an additional contribution of equal size. The social fund which will be kept separately from the loan funds (still within the same box) shall be leveraged to provide small welfare assistance such as funeral support to members in times of bereavement.
10. Attendance to meeting will be deemed as equally important as contributions.
11. All members of a VSLA will be provided with a means to possess a passbook to track individual savings and loan information. Groups that have literate members will need to be provided with a central register for aggregated group level information.
12. Loans must be paid back with interest, which, together with fines and fees, will allow the internal fund to grow.
13. Loans shall be repaid within 3 to 6 months.
14. The interest on Loans will be determined by group members through group bye-laws
15. The VSLA cycle shall be time-bound and at the end of an agreed period (usually between 9 and 12 months).
16. At the end of a predetermined period, all or part of the total fund (savings, interest earnings, investment profits, and fines) are returned to all group members proportionate according to one’s savings, shares or contributions
17. After the share-out, members who do not want to stay in the group may leave and new members invited to join. When a new cycle begins, members can agree to change the value of the standard share.
18. Unlike traditional financial institutions, where interests remain within the institution, in the case of VSLAs, members are able to keep and benefit from the interest generated during an implementation cycle.

## Linkages to Complimentary Services

1. To ensure that beneficiaries are provided with all the needed support for promoting their sustainable exit from poverty, this component will also link beneficiaries to key complementary services and other interventions, as needed, through effective coordination at the district level leveraging the respective DPCUs and DCACT teams.
2. The main areas of these linkages shall include:
3. ***Agriculture Extension support:*** this will include provision of extension services (including veterinary support), fertilizer subsidies and linkages to National Food Buffer Stock Company etc.
4. ***Health and Nutrition:*** this will include provision of health screening and counselling support, reproductive health and maternity protection support, National Health Insurance etc.
5. ***Education:*** this will include provision of access to community non-formal education opportunities, as well as opportunities for accessing further livelihood skills, where possible.
6. There will also be support in the area of non-formal literacy and behavioural insights for beneficiaries.

# COMPONENT 1.2: LINKAGES TO AGRICULTURAL SUPPORT

## Background

1. It is general knowledge that most extreme poor households rely on agriculture, specifically subsistence farming, as their main source of livelihood. Experience from the predecessor project (GSOP) has shown that even though beneficiaries engage in farming, this is only done on a limited scale, in view of the resource and financial constraints that these families are faced with, which does not allow them to operate at a scale that will enable them sufficiently meet their household needs through proceeds from their agricultural activities.

## Objective

1. The objective of this sub-component is therefore to improve the agricultural productivity of extremely poor households by facilitating linkages to existing agriculture interventions.

## Target Beneficiaries

1. Activities under this component shall be targeted at all extreme poor households that are already on the LEAP or LIPW programme and are within the catchment of major on-going government agriculture projects as listed in section 3.4 below.

## Scope

1. Specifically, this component will finance the establishment of a mechanism of referring LIPW and LEAP beneficiaries to key government agricultural projects and initiatives, such as the IDA-financed Ghana Commercial Agriculture Project (GCAP)[[4]](#footnote-4), Planting for Food and Jobs (PFJ), Planting for Exports and Rural Development (PERD), National Buffer Stock Company Limited and Agriculture subsidies for Poor Farmers etc.
2. The GCAP, for instance, aims at improving agricultural productivity and production of both smallholder and nucleus farmers in selected project intervention areas. To complement the objective of GCAP, this 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 labour-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.
3. Based on lessons learned, other beneficiaries may be linked to other appropriate agricultural projects that may emerge over the course of the Project.

## Mode of Implementation

1. Implementation of the sub-component shall be under the direct purview of the Rural Development Coordinating Unit of MLGRD (working through the Zonal Coordinating Offices) in close collaboration with relevant Divisions and Units within the Ministry of Food and Agriculture (MOFA) and Development Partners and NGOs working in the Agriculture sector.
2. Implementation will start with facilitating linkages with the GCAP. In line with its PDO, GCAP focuses on poor households (including female-headed households) who avail themselves of new income generating opportunities through formal sector employment in commercial agricultural ventures and improved opportunities for participating in remunerative value chains resulting from stronger market linkages with input and/or output markets. Specifically, GCAP will improve farming practices of beneficiaries by: (i) linking them with other small holder farmers to create out-grower schemes; (ii) teaching improved methods of farming through capacity building and extension services; and (iii) providing linkages to national (and international as applicable) markets for these farmer groups.
3. GPSNP beneficiaries will be engaged in the GCAP implementation areas – (i) Accra Plains (ii) the east bank of the Volta River downstream the Kpong Dam, North Eastern Region, Savanah Region; (iii) Northern Region; (iv) Upper West Region; (v) the area of the Bono, Bono East and Ahafo Regions included in the Northern Development Authority (NDA) zone
4. At the district level, the opportunity provided by the DPCU and the District Centre for Agriculture, Commerce and Technology (DCACT) will be harnessed to coordinate these linkages. To this end, a desk shall be established within the Department of Agriculture in each participating District Assembly and provided with the necessary logistical support to coordinate and facilitate such referrals.
5. The DCITs will thus be required to carry out the necessary outreach to sensitize beneficiaries of the opportunities available for such referrals and interested persons linked to the referral centres to enable them access the support that will enhance their agriculture productivity. This opportunity will be open to all eligible beneficiaries on GPSNP and data will collected on these referrals and captured in the Project MIS.

# ENVIRONMENTAL AND SOCIAL SAFEGUARDS

## Environmental and Social Safeguards Management

1. Although the anticipated income generating activities to be undertaken by beneficiaries under the component will generally be household based and small scale in nature with expected minimal impact on the environment, there might be location specific impacts which need to be addressed. For instance, adverse environmental effects may result from disposal of waste from non-farm enterprise activities as well as other on-farm income generating activities. There may also be instances where production processes of beneficiaries may result in cumulative adverse effects with respect to site specific situations.
2. In order to forestall any such unexpected adverse effects, adequate environmental and social safeguard measures shall be taken by project management.
3. To start with, implementation of the PI component shall be guided by provisions in the Environmental and Social Management Framework (ESMF) and Resettlement Policy Framework (RPF) of the Project and also in line with the country’s Environmental and Social Safeguards management guidelines for undertaking basic household level enterprise/livelihood activities as determined by the Environmental Protection Agency (EPA). ***The GPSNP ESMF, RPF and EPA guidelines (where the latter exist) will be applied specifically in the appraisal, clearance, approval and monitoring of eligible enterprise or income generating activities.***
4. For the avoidance of doubt, however, any income generating activity that would be considered for support under this component shall be assessed on its overall risk to the environment and human life in focusing on its likely effects on soil and land degradation, water depletion and pollution, air pollution, deforestation and desertification, destruction of natural habitats, destruction of physical cultural resources and public health and safety. An initial screening will thus be carried out using the Sub-project Environmental and Social Safeguards Appraisal Checklist and the Environmental and Social Impact Mitigation Guidelines as provided in Annexes F and G.
5. The safeguards appraisal of potential sub-projects applications shall be undertaken by the respective PI Officers in the Zones under the guidance of the Environmental and Social Safeguards Specialist (ESSS) stationed at the National Office. Safeguards appraisal shall be an integral part of the overall sub-project appraisal processes.
6. Additionally, all beneficiaries will be provided with the Personal Protective Equipment (PPEs) relevant to their chosen vocations to ensure that their health and safety are protected at all times.
7. The project will also, through the various Health Directorates of respective beneficiary district institute a regime of health awareness and routine health screening for all persons engaged in PI activities.

## Grievance Redress and Case Management Process

1. As an intervention that is targeted at the extreme poor segment of the society, the PI delivery processes could be fraught with both intended and unintended infractions that may adversely affect target beneficiaries who are mostly vulnerable and voiceless.
2. To avert this, the component will rely on the Single Window Citizen Engagement Service (SWCES) that will be operationalized under component four of the project, by sensitizing all beneficiaries, key actors and stakeholders in general to channel all grievances and concerns to the SWCES Call Centre for speedy redress. In this regard, the RDCU and its field officers will take the necessary steps to ensure that all beneficiaries and key actors know the number (s) to the Call Centre by posting them on the TABs that will be provided. The project shall also explore the possibility of printing the Call Centre’s number(s) on the e-payment Smartcards that will be issued to beneficiaries for enhanced visibility and easy access.
3. The RDCU will in effect prioritise issues related to the SWCES and the opportunities it presents in its Public Information Campaigns (PIC) to ensure its effective and widespread utilization.
4. All cases received by the SWCES in relation to the PI component shall be referred to the RDCU for redress. The Environmental and Social Safeguards Specialist (ESSS)that will be stationed at the RDCU will be directly responsible for all grievances that will be referred from the SWCES. There shall also be dedicated officers in the various Zonal Offices who will be expected to lead in the resolution of all PI related cases within the Zones.
5. Upon receipt of a grievance/complaint from the SWCES, the Environmental and Social Safeguards Specialist (ESSS) shall employ the internal processes/mechanisms at the various levels as outlined below by referring the case in question to the appropriate level/structure and follow up to ensure a satisfactory resolution of the said complaint.
6. Once a case is resolved, the ESSS shall relay the outcome/resolution to the SWCES to enable the latter complete the feedback loop. The ESSS will thus be the focal point for Case Management at the RDCU and serve as the official link between the RDCU and the SWCES
7. The PI component will resolve complaints at 4 different levels: *community, district, zonal and national*. All complaints, investigations and resolutions will be clearly documented through a Case Management Form (CMF) that will be developed by the RDCU. All forms will be submitted to the ESSS once the complaints are resolved and feedback provided to the complainant. All complaints should be investigated, resolved, and feedback communicated to the complainant within a maximum of **3 weeks** from when the complaint was made. The ESSS will then follow up with an independent inquiry to the complainant (by phone, text, or through the CF) to verify whether the complaint has been satisfactorily resolved. Once a satisfactory resolution has been confirmed, the case is updated in the SWCES and closed. If the complainant is not satisfied with the resolution of the case, he/she will be informed about the appeals process to escalate the complaint to the next level.
8. Below are the structures responsible for grievance redress across the various levels of implementation:
9. **Community level**

* At the community level, the CFs will serve as focal point for resolution of project-related grievances. The CFs shall serve as liaisons between the community and the various levels and relevant interest groups in ensuring the speedy resolution of all cases that will emerge.
* To investigate and resolve minor cases that can be handled at the community level, a 3-member Case Management Committee will be appointed. This committee which may be drawn from the unit committee shall comprise;
* A representative of the Traditional Ruler
* A women’s representative
* A male Opinion Leader (preferably a member of the Unit Committee/Assembly member or leader of the dominant religious sect).

**(Membership of this Committee must be validated by the CLASS Beneficiary Group).**

***Note:***

*CFs shall be provided with CMF that will enable them document all cases. The case in question and the resolution there-of should be documented by the CF in the CMF and submitted through the Zonal Coordinator to the ESSS.*

1. **District level**

At the district level, the Head of the Social Welfare and Community Development Department (SWCDD) would act as a focal point for project-related cases. He/she would be required to present all PI-related complaints that must be addressed at the district level to the statutory District Public Relations and Compliant Committee (PRCC). The head of the SWCDD will then ensure that the committee investigates the complaint, pursues adequate resolution, and communicates the feedback to the complainant. The full case and resolution should be documented in the CMF by the head of the SWCDD and submitted through the Zonal Coordinator to the ESSS.

1. **Zonal level**

There shall be assigned to each ZCO, a Case Management Assistant who will receive all PI related complaints that may be referred to the Zonal Office through the SWCES. He/she would be required to follow up and ensure the resolution of these complaints and report on same. The case in question and the resolution thereof should be documented in the CMF by the Case Management Assistant and submitted through the Zonal Coordinator to the ESSS.

1. **National level**

The ESSS at the RDCU will be responsible for the overall Case Management process of the Project. He/she would be required to enter all cases, their investigation, and resolutions received from the community, district and zonal levels into the SWCES. The ESSS will also be required to follow up and ensure the resolution of complaints that should be investigated and resolved at the national level. The case in question and resolution arrived at should be documented in the CMF by the SMCO and a feedback transmitted to the SWCES.

## Gender Mainstreaming

1. All through the delivery of the PI component, efforts will be made to ensure that women are given equal opportunities as their male counterparts to participate in and benefit from the programme. Also, attention will be given to the special needs of women in all aspect of the delivery process to ensure that their interest is served.
2. This will be achieved through the following:
3. Ensuring that information provided at community sensitisation sessions highlight issues on gender equality and avoidance of discrimination against women.
4. Continuous sensitization of female beneficiaries on their rights and entitlements under the Project
5. Making all PI IEC materials gender friendly
6. Ensuring that at least 60% of project beneficiaries are females.
7. Incorporating gender equality issues into community-level sensitizations and dialogues, including decision-making around the use of grants
8. Facilitating access to reproductive health support to female beneficiaries through the local health delivery system
9. Ensuring that all PI related activities are carried out at periods that do not conflict with the performance of household chores by female participants
10. Carrying out advocacy aimed at encouraging women to make use of the SWCES in reporting any form of infraction that they may suffer in the course of participating in the programme.
11. **Gender-based Violence (GBV).** Economic empowerment of women may come with an indirect risk of GBV issues due to some cultural barriers to women being economically active than men. Considering the project is in rural and poor communities 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 trainers and external contractors/consultants that will have physical presence at any community to have and sign to a GBV code of conduct. This component will also use the SWCES to report and address GBV complaints that are reported.

# SOCIAL ACCOUNTABILITY AND CITIZENS ENGAGEMENT

1. The project will mainstream social accountability and citizens’ engagement into the PI implementation processes and this will be intended to:
2. Ensure efficiency and beneficiary satisfaction with service delivery
3. Promote transparency and accountability
4. Encourage participation and citizen engagement
5. Assist in reducing leakages
6. Provide voice to the PI beneficiaries who in most cases are voiceless
7. Promote community ownership and sustainability
8. In view of the rural nature of the activities that will be carried out under this component of the project, the accountability tools that will be employed would be simple.
9. The starting point of social accountability under the component is at the community entry and sensitization stage where implementers of the scheme will take the opportunity of the sensitization exercise to ensure full disclosure of all relevant information on the PI intervention i.e. responsibilities of duty bearers, beneficiary entitlements, rights and obligation and avenues for grievance redress etc.
10. Subsequently, community facilitators would be empowered to monitor the implementation process and provide early warning on anomalies that may occur in the course of implementation.
11. A key element of the project’s social accountability and citizen engagement efforts will be the creation of platforms in the form of community fora during which all interested parties including beneficiaries, duty bearers and other stakeholders would be brought together to review the implementation process. The specific features of the interface which would be led by a Facilitator under the guidance of the RCC/ZCO are as follows:
12. Full disclosure on all resources released towards the execution of PI activities within the community
13. A Report on Fiscal Disbursement and Progress by DA and training service provider(s)
14. Feedback from beneficiaries on their satisfaction with service delivery
15. An interface (dialogue) aimed at improving the delivery process.
16. Preparation of an action plan with accompanying timelines towards the resolution of all concerns raised in the course of the deliberation.
17. A demand on the DA/ZCO to follow-up and ensure the resolution of all issues captured in the Action Plan.
18. As a further step towards deepening accountability in the delivery of the PI component, the Project will ensure the full publicization of all PI related information on the Transparency and Accountability Boards (TABs) that will be installed in all Project communities to ensure the full disclosure of critical project information such as, beneficiary coverage, beneficiary entitlements, expenditure to date, and outstanding activities.
19. The TABs shall be managed by the designated CFs who will ensure that information on the boards are updated periodically as will be determined by the project team. The ZCOs shall ensure that these boards (TABs) are installed in each beneficiary community and that the information needed to be posted on the boards is made available to the CFs.

# MONITORING AND EVALUATION

1. The Monitoring and Evaluation (M&E) system of the PI component of GPSNP will operate within the decentralized governance structure of the country involving project communities, districts, regions and national levels and linked to the sector M&E Framework of the Ministry which are properly aligned with the Project’s Results Framework.
2. ***Evaluation:*** A Major M&E activity is a proposed impact evaluation. This evaluation aims to assess whether the PI program produces positive impacts on household socioeconomic welfare and individual economic returns from income generating activities undertaken by program beneficiaries. The evaluation will also assess the cost-effectiveness of the program. Data for the evaluation will be collected using surveys of individuals, households, and communities, before the program is initiated (baseline) and after sufficient implementation time has elapsed (end line). The surveys will be complemented by focus structured group discussions at midline. Program costs data will be drawn from program administrative data and through questions in the surveys on direct, indirect, and opportunity costs borne by beneficiaries.
3. To allow for a rigorous evaluation, a phase-in design is proposed. Communities selected for the program will be randomly assigned into three groups (group 1, group 2, and group 3). Random assignment is expected to produce groups that have similar average characteristics and outcomes prior to the program; any differences in average characteristics and outcomes after program onset are then attributed to the program, provided certain conditions are met. In group-1 communities, the implementation of the PI program can be initiated after participating District Assemblies and MLGRD led by the RDCU are ready to implement the program. Group-2 and group-3 communities constitute the evaluation sample, where the baseline, midline, and endline data collection activities will be conducted. Implementation of the PI program can be initiated in group-2 communities (evaluation program communities) after the baseline survey is conducted, while implementation of the PI program can be initiated in group-3 communities (evaluation non program communities) after the endline survey is conducted which is expected to be a much later date after the baseline survey is conducted and the onset of PI (with provision for sufficient time for the activities of beneficiaries from the treatment group/communities to start yielding results/bearing fruits). Within Group-2 and Group-3 communities, individuals selected for the program will be tracked over time for the evaluation.
4. ***Tracer study*:** Additionally, another study that is being proposed specific to the PI component is a tracer study on beneficiaries of the pilot PI program carried out under the predecessor Ghana Social Opportunities Project that informed the design and implementation of the PI program under the Ghana Productive Safety Nets Project. The tracer study will, in the main, assess the individual economic returns from the income generating activities undertaken by a sample of program beneficiaries across a representative set of pilot PI program districts and communities. Data will be gathered from sample program beneficiaries through surveys and from community members (beneficiaries and no beneficiaries) in sample pilot PI program communities through structured focus group discussions. It is expected that the outcomes of the tracer study will go a long way in helping to shape the implementation of PI activities under the Project.
5. Other details onprovisions for M&E in relation to the PI component have been outlined under Chapter 8 of Volume 8 of the POM.

# ANNEXES

# Annex A: Ghana Productive Safety Net Project (GPSNP) Results Framework (Specific to PI Component)

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| **Project Development Objective(s)** |
| To support the Government to strengthen safety net systems that improve the productivity of the poor |

| **RESULT\_FRAME\_TBL\_PDO** |  |  |  |
| --- | --- | --- | --- |
| **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 |

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| **Intermediate Results Indicators by Components** |

| **RESULT\_FRAME\_TBL\_IO** |  |  |  |
| --- | --- | --- | --- |
| **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 |
| Beneficiaires 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 |

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| **Component 2: LIPW** |

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| **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 either expand an existing microenterprise or initiate a new one through this project. | Quarterly | CLASS Magagement Information System (MIS) | Regular monthly Project Monitoring | Rural Development Coordinating Unit |

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| **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 |

**PI Monitoring Indicators**

**CLASS**

**Selection of Communities**

* Number of Communities benefiting from CLASS per district
* Number of LEAP + LIPW Communities
* Number of LEAP (only) Communities
* Number of LIPW (only) Communities

**Information and Sensitization Campaigns**

* Number of information and sensitization campaigns carried out in each beneficiary districts
* Attendance recorded during sensitization campaigns (Male/Female)

**Selection of Beneficiaries**

* Number of applicants (Self-selection)
* Number of CLASS beneficiaries selected
* Number of CLASS beneficiaries disaggregated by sex
* Male :
* Female
* Number of CLASS beneficiaries disaggregated by age cohorts
* 18-30
* 31-45
* 46-65
* Number of CLASS beneficiaries from LEAP + LIPW Household
* Number of CLASS beneficiaries from LEAP (only) Household
* Number of CLASS beneficiaries from LIPW (only) Household
* No of grievances received in respect of CLASS beneficiary selection
* No of grievances relating to CLASS beneficiary selection resolved (this should be a percentage of the above)

**Training *(attendance sheets to be completed for each training day to track attendance*)**

* Average time lapse between beneficiary selection (orientation) and commencement of training (to measure timeliness of training)
* Manuals/guidelines developed for the various key activities i.e. Life Skills, Business Management, Technical/Craftsmanship training and Mentoring etc.(Yes/ No)

***Life Skills Development (LSD)***

* Number of CLASS beneficiaries enrolled for training in Life Skills
* Number of CLASS beneficiaries that have fully completed training in Life Skills

***Business Management Skills Development (BMSD)***

* Number of CLASS beneficiaries enrolled for training in BMSD
* Number of CLASS beneficiaries that have fully completed BMSD training

***Livelihood/Enterprise Skills Development (ESD)***

* Number of BDS/Master craftsmen engaged to deliver ESD
* Number of CLASS beneficiaries enrolled in ESD
* Number of CLASS beneficiaries that have fully completed ESD and certified to receive the grant

**Provision of start-up lump sum cash grants**

* Number of CLASS beneficiaries that have received first tranche of start-up cash grant
* Number of CLASS beneficiaries that have received start-up cash grant in full
* Average time lapse between last date of training (CT) and receipt of first tranche of start-up grants
* Total amount disbursed as grant to CLASS beneficiaries

**Enterprise activities promoted under CLASS**

* Number of enterprise activity types supported under CLASS
* Number of beneficiaries by enterprise activity type
* Number of beneficiaries by enterprise activity type disaggregated by Sex

**Mentoring and Coaching**

* Number of CLASS beneficiaries in active production after receipt of first tranche
* Number of CLASS beneficiaries in active production after receipt of full amount of start-up grant
* Number of BDS/Master craftsmen providing mentorship and coaching support to beneficiaries
* Number of CLASS beneficiaries serving as source of supply to a service provider or another business (in a value chain)
* Number of training service providers serving as aggregators/off takers to CLASS beneficiaries
* Number of CLASS beneficiaries who have been able to employ additional hands
* Number of persons employed by CLASS beneficiaries
* No of VSLA established through CLASS initiative
* Number of CLASS beneficiaries enrolled into VSLA

**Marketing**

* Number of CLASS beneficiaries who have been linked to local markets for sales
* Number of CLASS beneficiaries who have been supported to exhibit at trade fairs/exhibitions

**LINKAGES TO AGRICULTURE SUPPORT**

* Number of GPSNP (LEAP and LIPW) beneficiaries facilitated to participate in GCAP
* Number of LEAP and LIPW beneficiaries linked to/ benefiting from other on-going Government Agriculture programmes/interventions

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| Annex B: Allocation of GPSNP CLASS Beneficiaries to Districts based on Poverty |



# Annex C: Beneficiary Enrolment and Registration Sheets – CLASS

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| **CLASS REGISTRATION SHEET 1** | | | | | | | | | | | | |
|  | **DISTRICT:** | | **DISTRICT CODE:** | | **COMMUNITY:** | | | **COMMUNITY CODE:** | | | | |
| **No** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | | | **10** |
| **Name of Beneficiary** | **Eligibility** | **Programme Unique ID No.** | **Sex** | **Age** | **Location** | **Household Head** | **ID No** | **Choice of Enterprise Activity** | | | **Status** |
| **(Surname First)** | **LEAP+LIPW =1 (LEAP only = 2 LIPW only = 3** | **LIPW/LEAP ID/ Number** | **Male =M, Female =F** | **House No. (GPS Code or GNHR HH Ref)** | **NHIS /Voter-ID / National-** | **1st** | **2nd** | **3rd** | **Start-up = 1**  **Expansion = 2** |
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**C1. Targeting List (Self-selection to CBT)**

**Endorsement**

**Community level Team (CBT Team)**

1. Name …………………………………………….. Signature……………………….. Date……………………..
2. Name …………………………………………….. Signature……………………….. Date……………………..
3. Name …………………………………………….. Signature……………………….. Date……………………..

**DCIT Members (2 per Team)**

1. Name …………………………………………….. Signature……………………….. Date………………………….
2. Name …………………………………………….. Signature……………………….. Date………………………….

**C1. Targeting List (Post Orientation)**

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|  | **CLASS REGISTRATION SHEET 2** | | | | | | | | | |
|  | **DISTRICT:** | | **DISTRICT CODE:** | | **COMMUNITY:** | | | **COMMUNITY CODE:** | | |
| **Nr** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** |
| **Name of Beneficiary** | **Eligibility** | **Programme Unique ID No.** | **Sex** | **Age** | **Location** | **Household Head** | **ID No** | **Choice of Enterprise Activity** | **Status** |
|  | **(Surname First)** | **LEAP+LIPW =1 (LEAP only = 2 LIPW only = 3** | **LIPW/LEAP ID/ Number** | **Male =M, Female =F** | **House No. (GPS Code or GNHR HH Ref)** | **NHIS /Voter-ID / National-** | **Prioritized Enterprise Activity** | **Start-up = 1**  **Expansion = 2** |
| **1** |  |  |  |  |  |  |  |  |  |  |
| **2** |  |  |  |  |  |  |  |  |  |  |
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**Endorsement**

**Community level Team (CBT Team)**

1. Name …………………………………………….. Signature……………………….. Date……………………..
2. Name …………………………………………….. Signature……………………….. Date……………………..
3. Name …………………………………………….. Signature……………………….. Date……………………..

**DCIT Members (2 per Team)**

1. Name …………………………………………….. Signature……………………….. Date………………………….
2. Name …………………………………………….. Signature……………………….. Date………………………….

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| |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | Annex D: Consolidated Beneficiary Grant Application Form **GHANA PRODUCTIVE SAFETY NET PROJECT (GPSNP)** | | | | | | | | | | | | |  | |  |  | | |  |  |  | |  | |  | | **PRODUCTIVE INCLUSION SUB-COMPONENT “CLASS”** | | | | | | | | | | | | |  | |  |  | | |  |  |  | |  | |  | | **CONSOLIDATED BENEFICIARY GRANT APPLICATION/ APPROVAL FORM** | | | | | | | | | | | | |  | |  |  | | |  |  |  | |  | |  | | **REGION: DISTRICT: TRAINING VENUE:** | | | | | | | | | |  | |  | |  | |  |  | | |  |  |  | |  | |  | | **BUSINESS ACTIVITY: CLASS CODE: NO. OF TRAINEES:** | | | | | | | |  | |  | |  | |  |  | |  | | |  |  |  | |  | |  | | **NO.** | **BENEFICIARY NAME**  **(SURNAME FIRST)** | | | **SEX** | **LIPW /LEAP ID** | | **COMMUNITY** | **BUSINESS LOCATION** | **GRANT AMOUNT** | | **SIGNATURE/THUMB PRINT** | | **1** |  | | |  |  | |  |  |  | |  | | **2** |  | | |  |  | |  |  |  | |  | | **3** |  | | |  |  | |  |  |  | |  | | **4** |  | | |  |  | |  |  |  | |  | | **5** |  | | |  |  | |  |  |  | |  | | **6** |  | | |  |  | |  |  |  | |  | | **TOTAL GRANT AMOUNT (GHS)** | | | | | | | | |  | |  | |  |  | |  | | |  |  |  | |  | |  | | **We hereby apply to the ………………….…… District Assembly for a Grant of GHS………………………………… (In words):…………………………**  **To purchase Resources for Business Start-up:** | | | | | | | **FOR USE BY DISTRICT ASSEMBLY (DCIT)** | | | | |  | |  | | | | | | | **Date of Review: ………. / ……… / .……...** | | | | |  | |  | | | | | |  |  |  | |  | |  | |  | | | | | | | **Total Grant Amount Approved (GHS)……………………(*in words)*……..……………**  **………………………………………………………………………………………………** | | | | | |  | |  |  | | |  |  |  | |  | |  | |  | | | | | |  |  | | | | | | **Name of Activity………………………………………………………………….** | | | | | | | **SIGNATURES** | | |  | |  | | **NAME OF TRAINING SERVICE PROVIDER: ……….……………………..** | | | | | | | **DCD ………………………………… SIGNATURE …………..………** | | | | | |  | |  |  | | |  |  |  | |  | |  | |  | |  |  | | |  |  |  | |  | |  | | **SIGNATURE/THUMBPRINT: ….…………………...………………………..** | | | | | | | **BAC. HEAD ……..….…................. SIGNATURE …………..…………** | | | | | |  | |  |  | | |  |  |  | |  | |  | | **TEL/MOBILE NUMBER: ….…………………………………………………...** | | | | | | |  |  | |  | |  | |  | |  |  | | |  |  | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |

# Annex E: Beneficiary Grant Disbursement Schedule

Rural/Community Bank..................................................District.................................................

Community ................................................................................................

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **NO** | **BENEFICIARY NAME**  **(SURNAME FIRST)** | **CLASS ID NUMBER** | **BUSINESS/ ECON. ACTIVITY** | **RECOMMENDED GRANT AMOUNT** | **RECOMMENDED TRANCHES** | | |
| **1ST** | **2ND** | **3RD** |
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# Annex F: Sub-project Environmental and Social Safeguards Appraisal Checklist

[NB: Please note that this checklist focuses only on screening of potential subproject activities (IGAs) to be implemented under the PI component of GPSNP. This checklist is to be completed by the DCIT as part of the Feasibility and Viability Studies before an IGA is approved for implementation and shall be attended to with guidance on potential mitigation measures from Annex G of this document. The Zonal PI Office with guidance from the Environmental and Social Safeguards and Specialist at the RDCU will validate the assessment result of applications as an integral part of the appraisal process of all IGAs before they are passed on to a district’s eligibility list.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **District** | |  | | | |
| **Type of Income Generation Activity (IGA)** | |  | | | |
| **Key features of the IGA** | |  | | | |
| **Environmental and Social Impacts Screening Questions** | |  | | | |
| **A Location/ Siting** | | **Yes** | **No** | **If YES, Remedial action/mitigation action required** | |
| A1 | Are there environmentally sensitive areas (Forest reserve, sacred groves, and wetlands) or threatened tree or wildlife species located in the area of operation? |  |  |  | |
| A2 | Does the IGA occur within or adjacent to head of a river, spring or watershed? |  |  |  | |
| A3 | If the IGA is outside of, but close to, any protected area, is it likely to adversely affect the ecology within the protected area, sacred groove (e.g. interference with the biodiversity or migration route of mammals or birds) |  |  |  | |
| **B** | **Physical and biological environment** |  |  |  | |
| B1 | a) Will the IGA create solid or liquid waste that could adversely affect local rivers, springs, streams, or groundwater Drainage traverses |  |  |  | |
| B2 | b) Will river, stream or spring ecology be adversely affected by the IGA? |  |  |  | |
| B3 | Will the IGA affect / change: Water quantity? |  |  |  | |
| B4 | Will the IGA affect/change Water quality (i.e., through sedimentation, chemical pollution)? |  |  |  | |
| **C** | **Land and Soil resources** |  |  |  | |
| C1 | Will the IGA lead to degradation of forest, biodiversity, etc? |  |  |  | |
| C2 | Will the IGA lead to soil degradation or erosion in the area? |  |  |  | |
| C3 | Is the IGA likely to result in the dispersion of or increase in the population of invasive plants or animals? |  |  |  | |
| C4 | Will the IGA affect soil salinity or fertility? |  |  |  | |
|  | **Air Quality and Noise** |  |  |  | |
| C5 | Will the IGA lead to excessive dust emissions? |  | | | |
| C6 | Will the IGA lead to excessive noise emissions? |  |  | |  |
| C7 | Will the IGA create temporary or permanent offensive odour? |  |  | |  |
|  | Will the IGA produce harmful substances? |  |  | |  |
| **D** | **Socio-Economic** |  |  | |  |
|  | **Resettlement, and Land Acquisition** |  |  | |  |
| D1 | Will the IGA have human health and safety risks? |  |  | |  |
| D2 | Will the IGA lead to changes in the distribution of people and livestock? |  |  | |  |
| D3 | Will the IGA lead to changes in the migration to the area? |  |  | |  |
| D4 | Will the IGA require the acquisition of land public or private, temporarily or permanently) for its development? |  |  | |  |
| **E** | **Pesticides, hazardous chemicals and waste materials** |  |  | |  |
| **E1** | Will the IGA result in the introduction of pesticides or increase use of pesticides? |  | | | |
| **E2** | Will the IGA result in the use of hazardous chemicals or increase use of hazardous chemicals? |  |  | |  |
| **E3** | Will the IGA result in the production of solid waste or lead to increase in solid waste production during operation? |  |  | |
| **E4** | Will the IGA result in the production of liquid waste or lead to increase in liquid waste production? |  |  | |  |
|  | ***Conclusions from the screening process*** |  |  | |  |
|  | ***Subproject appraisal recommendations*** |  | | | |
|  | ***Name of officer undertaking the appraisal*** |  | | | |
|  | ***Contact Tel No*** |  |  | | ***Position*** |
|  | ***Subproject validation*** |  |  | | ***Signature/Date*** |
|  | ***Name of officer validating safeguards appraisal report*** |  |  | |  |
|  | ***Contact Tel No*** |  |  | | ***Position*** |

# Annex G: Environmental and Social Impact Mitigation Guidelines

|  |  |
| --- | --- |
| **Potential Environmental & Social Impacts** | **Proposed Mitigation Measures** |
| Creation of social conflict or inequity | Community participation & buy-in |
| Erosion of economic land value | Plan land use change |
| Damage to historical/cultural monuments or artefacts | Relocation of project affected people |
| Increased Deforestation | Promote reforestation and agro forestry practices and the use of energy saving cook stoves/ovens |
| Nuisance – dust, smell or noise | Planning and sitting |
| Water and soil pollution from improper application of fertiliser/agrochemicals and handling of production waste | Sensitise beneficiaries / seek for specialist/extension technical support |
| Soil Erosion | Promote appropriate agronomic practices |
| Health hazards to workers and communities from misapplication/ improper handling of pesticides (agrochemicals/food preservatives) | Sensitize workers and community on safety and health measures and seek for specialist technical support |
| Increasing incidence of communicable diseases | Communication and awareness |
| Impacts on aquatic flora and fauna | Minimize large clearing of the natural wetlands |
| Degradation of tree cover | Introduced improved land clearing approaches |
| Conversion of wetlands to farm | Ensure minimal use of chemicals and guidance on agronomic practices |
| Water logging of soil | Promote Micro bio-engineering technologies (Eg. Agroforestry practices, buffer zone creation) |
| Loss of scenic value | Introduce integrated land management practice |
| Weak Community participation & support | Introduce social accountability tools and increase sensitisation |

Please note that these guidelines are to assist facilitators propose mitigation measures for impacts identified during the micro-enterprise appraisal process

# Annex H: Field Monitoring Reporting Format (FMRF) form for CLASS

1. Name of officer undertaking field monitoring visit:
2. Designation:
3. Period (Start & finish dates):
4. District, Community etc. visited):

|  |  |  |
| --- | --- | --- |
|  | **Purpose of visit (**make reference to indicators and expected work-plan achievement**)** |  |
|  | **Observations** |  |
| **7.** | **Remarks**   1. Corrective actions made on the spot/immediately if any 2. Follow-up actions recommended 3. Person /Agency/Dept responsible for follow up |  |

***Follow up***

*A* ***signed*** *copy of this report should be sent to the responsible person (s) or IA) for remedial action. The responsible ZCO will be expected to document the date remedial action was effected by the person or agency responsible (from the feedback).*

1. 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 [↑](#footnote-ref-1)
2. This is a register that is held by the Business Advisory Centres (BAC) of various District Assemblies.

   It contains the records all accredited Business Development Service Providers who were selected and trained under the International Fund for Agriculture Development (IFAD) funded Rural Enterprise Programme. [↑](#footnote-ref-2)
3. This Coach may either be a staff of the DA or the CLASS Coach [↑](#footnote-ref-3)
4. P114264 and the Additional Financing (P162525) [↑](#footnote-ref-4)