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**MINISTRY OF LOCAL GOVERNMENT, DECENTRALIZATION, AND RURAL  
DEVELOPMENT (MLGDRD)**

**GHANA PRODUCTIVE SAFETY NET PROJECT 2 (GPSNP2)**

**Credit # 6859-GH**

**PROJECT ID-P175588**

**PRODUCTIVE INCLUSION COMPONENT  
PROJECT OPERATIONAL MANUAL (POM)  
VOLUME 1**

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## ABBREVIATIONS

<b>ATM</b>	Automated Teller Machine
<b>AWPB</b>	Annual Work Plan & Budget
<b>BAC</b>	Business Advisory Centre
<b>BDSP</b>	Business Development Service Provider
<b>CBT</b>	Community Based Targeting
<b>CDF</b>	Community Development Fund
<b>CF</b>	Community Facilitator
<b>CIGS</b>	Complementary Income Generation Scheme
<b>CLASS</b>	Complementary Livelihood and Asset Support Scheme
<b>CMF</b>	Case Management Form
<b>CP</b>	Cash Point
<b>CP</b>	Cash Point
<b>CSO</b>	Civil Society Organization
<b>DA</b>	District Assembly
<b>DCACT</b>	District Centre for Agriculture Commerce and Technology
<b>DCIT</b>	District CLASS Implementation Team
<b>DFID</b>	Department for International Development
<b>DPCU</b>	District Planning Coordinating Unit
<b>DPO</b>	District Planning Officer
<b>EPA</b>	Environmental Protection Agency
<b>ESSS</b>	Environmental and Social Safeguards Specialist
<b>ESMF</b>	Environmental and Social Management Framework
<b>ESSS</b>	Environmental and Social Safeguards Specialist
<b>FA</b>	Financing Agreement
<b>FM</b>	Financial Management
<b>GA</b>	Grant Agreement
<b>GAP</b>	Grant Application Form
<b>GA</b>	Grant Agreement
<b>GAP</b>	Grant Application Form
<b>GBV</b>	Gender-Based Violence
<b>GCAP</b>	Ghana Commercial Agricultural Project
<b>GEA</b>	Ghana Enterprises Agency
<b>GLSS</b>	Ghana Living Standard Survey
<b>GNHR</b>	Ghana National Household Registry
<b>GoG</b>	Government of Ghana
<b>GPSNP</b>	Ghana Productive Safety Net Project

<b>GRATIS</b>	Ghana Regional Appropriate Technology Industrial Service
<b>GRATIS</b>	Ghana Regional Appropriate Technology Industrial Service
<b>GRM</b>	Grievance Redress Mechanism
<b>GSOP</b>	Ghana Social Opportunities Project
<b>GSS</b>	Ghana Statistical Service
<b>ICT</b>	Information and Communication Technology
<b>IDA</b>	International Development Association
<b>IEC</b>	Information, Education, and Communication
<b>IFAD</b>	International Fund for Agriculture Development
<b>IGA</b>	Income Generating Activities
<b>IP</b>	Investment Plan
<b>IP</b>	Investment Plan
<b>JSDF</b>	Japanese Social Development Fund
<b>LEAP</b>	Livelihood Empowerment Against Poverty
<b>LIPW</b>	Labour-Intensive Public Works
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MDAs</b>	Ministries, Departments, and Agencies
<b>MFI</b>	Micro Finance Institutions
<b>MIS</b>	Management Information System
<b>MLGDRD</b>	Ministry of Local Government Decentralization and Rural Development
<b>MMDA</b>	Metropolitan, Municipal, and District Assembly
<b>MoFA</b>	Ministry of Food and Agriculture
<b>MoGCSP</b>	Ministry of Gender, Children, and Social Protection
<b>MoU</b>	Memorandum of Understanding
<b>NBSSI</b>	National Board for Small Scale Industry
<b>NGO</b>	Non-Governmental Organization
<b>NSPP</b>	National Social Protection Policy
<b>PAD</b>	Project Appraisal Document
<b>PDO</b>	Project Development Objective
<b>PERD</b>	Planting for Exports and Rural Development
<b>PFI</b>	Participating Financial Institutions
<b>PI</b>	Productive Inclusion
<b>PIC</b>	Public Information Campaign
<b>PI</b>	Productive Inclusion
<b>PIC</b>	Public Information Campaign
<b>POC</b>	Project Oversight Committee
<b>POM</b>	Project Operation Manual
<b>PPBME</b>	Policy, Planning, Budgeting, Monitoring and Evaluation
<b>PPE</b>	Personal Protective Equipment
<b>PPRC</b>	Public Relations and Compliant Committee
<b>PRA</b>	Participatory Rural Appraisal
<b>PPRC</b>	Public Relations and Compliant Committee
<b>PSP</b>	Payment Service Provider
<b>PTC</b>	Project Technical Committee
<b>PTC</b>	Project Technical Committee
<b>RCC</b>	Regional Co-ordinating Council
<b>RDCU</b>	Rural Development Coordination Unit
<b>RPF</b>	Resettlement Policy Framework
<b>RTTU</b>	Regional Technology Transfer Unit

<b>RuCPAPP</b>	Rural Community Poverty Alleviating Pilot Project
<b>SHGs</b>	Self-Help Groups
<b>SP</b>	Social Protection
<b>SPD</b>	Social Protection Directorate
<b>SWCDD</b>	Social Welfare and Community Development Department
<b>SWCES</b>	Single Window Citizen Engagement Service
<b>TAB</b>	Transparency and Accountability Board
<b>TOR</b>	Terms of Reference
<b>VSLA</b>	Village Savings and Loans Association
<b>ZCO</b>	Zonal Coordinating Office
<b>OICs</b>	Opportunities Industrialization Centres
<b>CDVTCs</b>	Community Development and Vocational Training Centres
<b>ITTUs</b>	Intermediate Technology Transfer Units

## **1. PROJECT DESCRIPTION**

### **1.1 Background**

1. The objective of the Ghana Productive Safety Net Project 2 (GPSNP2) is to expand and enhance social safety nets that improve the incomes and productivity of the poor in Ghana. The Project has six (6) components namely:

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

2. The GPSNP is to be implemented jointly by the Ministry of Local Government Decentralisation and Rural Development (MLGDRD) and Ministry of Gender, Children and Social Protection (MoGCSP), with the former having responsibility for Components 1, 2 & 5.2 while MoGCSP takes responsibility for Components 3, 4, & 5.1. Component 6 offers built-in flexibility to GPSNP 2 to rapidly reallocate financing to support needed relief and recovery efforts (through the Government's pre-existing main, or other emergency, social safety net programs) for the poor and vulnerable in a future disaster or crisis that affects the country.

3. This Manual, which is Volume 1 of the GPSNP2 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.

### **1.2 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; (ix) financial inclusion activities; and (x) complementary services to improve health, nutrition and education among beneficiaries and assist enrolled beneficiaries who may be interested to constitute themselves into cooperative to enjoy the benefits therein. To improve the agricultural productivity of extremely poor beneficiary households, the component will also promote activities aimed at facilitating linkages to existing agriculture programmes and projects. Through this support, it is expected that selected beneficiaries will have sustainable livelihoods which will facilitate their graduation from extreme poverty.

4. The component will build on experiences and lessons learned from the pilot Productive Inclusion (PI) schemes supervised by the MLGDRD, namely the CLASS Component under GPSNP, 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.

### **1.3 Component Objective and Indicators**

5. The objective of this component is to support productive inclusion activities for poor households in targeted communities. Specifically, the Productive Inclusion component of the GPSNP2 is intended to assist poor households establish and engage in enterprise activities and increase agriculture productivity that will guarantee them sustainable incomes.

6. 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).

### **1.4 Funding and Scope**

7. This component will be funded with a budget of US\$15,000,000.00, financed from the International Development Association (IDA).

8. 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**

<b>Nr</b>	<b>Sub-component</b>	<b>Allocation (\$)</b>
1.1	Complementary Livelihood and Asset Support Scheme (CLASS)	13,000,000
1.2	Linkages to Agriculture	2,000,000

## **2. COMPONENT 1.1: COMPLEMENTARY LIVELIHOOD AND ASSET SUPPORT SCHEME (CLASS)**

### **2.1 Objective**

9. The objective of this sub-component is to increase access to income-generating activities for 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. Under this project, this subcomponent will continue to support the continuation, reform, expansion, and strengthening of CLASS, specifically, (a) expansion of CLASS coverage in poor rural communities; and (b) extension of CLASS to urban areas.<sup>1</sup>

### **2.2 Target Beneficiaries**

10. The CLASS intervention seeks to support an expected 35,000 poor households. Beneficiaries will be drawn from LEAP and LIPW households, and potentially expanded to qualifying households based on GNHR data. The PI team and the various frontline officers who will be involved in implementation would be sufficiently sensitized on the need to appreciate that the success of the scheme will be based on meeting/achieving (i) district and community enrolment quotas and (ii) enrolling poor individuals with the potential and capacity *to engage in productive and remunerative IGAs on a sustainable basis*.

### **2.3 Geographical Coverage**

11. 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 all sixteen (16) Regions of the country, but with a larger share of beneficiaries in the five (5) regions of the north (i.e., Upper East, Upper West, North-East, Northern and Savannah Regions). In the second phase of implementation, the share of beneficiaries in other southern regions with pockets of poverty will then be expanded. This expansion will be based on lessons from pilots carried in southern poor rural districts under GPSNP and the first phase of GPSNP2. Overall, the scheme will be implemented in eighty (80) Metropolitan, Municipal and District Assemblies (MMDAs), which will be an expansion of the MMDA coverage under GPSNP.<sup>2</sup> LIPW and LEAP overlap MMDAs will be prioritized in the selection process for effective coverage.

12. The scheme will target 35,000 beneficiaries and of this number 25,000 will be dedicated to continuing expansion of the scheme in rural communities as is being done under GPSNP whilst the remaining 10,000 will be assigned to the implementation of CLASS in urban areas. Whilst the rural version of CLASS will continue along the line as witnessed under GPSNP, the urban model will be preceded by initial pilots that will be carried out within the first year of implementation and later scaled-up in the ensuing years based on the lessons of the pilots.

13. Both rural and urban CLASS as described above will be offered primarily to LEAP and LIPW beneficiaries with a potential of later expanding coverage to qualifying households based

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<sup>1</sup> Within the context of the GPSNP2 beneficiary communities within urban areas refers to poor settlements/communities within urban Assemblies (MMDA) based on the latter's poverty profile/map or relevant GSS data

<sup>2</sup> GPSNP covered 43 Districts

on GNHR data. Preference will be given to qualified beneficiaries, who have the potential and capacity to engage in productive and remunerative IGAs on a sustainable basis.

14. Beneficiaries will be eligible to participate based on data from the LIPW and LEAP programme data and Ghana National Household Registry (GNHR) confirming that: (i) they are LEAP or LIPW beneficiaries (where possible, prioritizing areas where the GNHR has reassessed the poverty status of beneficiaries); or (ii) their poverty levels are within the poor category. Selection of additional CLASS beneficiary 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).

## **2.4 Scope of activities**

15. Activities to be financed under the component shall include; (i) community selection (ii) feasibility and market viability studies, (iii) information and sensitization campaigns, (iv) beneficiary selection and orientation, (v) group formation, (vi) training (life skills, business management and micro-enterprise, as well as technical/craftsmanship trainings), (vii) provision of grants, (viii) mentoring and coaching and promoting marketing and savings among beneficiaries to ensure sustainability of beneficiary investments and (vi) assisting beneficiaries to establish cooperatives or Self-Help Groups (SHGs) such as VSLAs.

16. Given that poor rural and urban areas tend to have greater exposure to drought and flood risks, the program will fund interventions to mitigate the potential effects of the beneficiaries' IGAs on the environment and by extension climate change. For example, this would include trainings and coaching on improved methods of roasting shea nut or use of solid waste generated from small animal rearing as fuel for cooking.

17. This component will also support program administration and the costs of strengthening and reforming the program design and implementation.

18. For the implementation of CLASS in urban areas, preliminary formative, and scoping research to conceive a viable program approach for urban areas commenced under GPSNP. The first 6 months of the GSPNP2 will thus focus on completing the following: (i) assessment of the conditions, risks, and opportunities present in urban areas to ensure that the areas selected are well suited to the delivery of urban CLASS, (ii) adjustment of the delivery systems and design features of CLASS to accommodate the nuances of implementation in urban settings, (iii) selection of the first cohort of communities, sub-projects, and service providers to roll out the first round of urban CLASS as pilots, and (iv) revision/adjustment of any implementation structures to support the implementation of this sub-component.

19. Under GPSNP2, CLASS will also extend and intensify the provision of supplementary services to beneficiaries and their communities. The services will include information, communication, engagement, and facilitation activities for: (a) promoting the enrolment and continued participation of program households in NHIS; (b) improving investments in nutrition, health, and education by program households; (c) improving gender and disability inclusive program delivery by reviewing and optimizing implementation procedures and delivery systems to enhance outcomes; (d) improving financial awareness and inclusion of program households

through their participation in literacy training, mobile money services, village savings and loans associations (VSLAs), by linking beneficiaries to rural banks and rural financial institutions; and (e) linking program households to relevant community and civil society organizations, government social services, and government development projects. This effort to improve financial awareness, decision-making, and inclusion among social safety net program households will benefit from relevant activities under the Ghana Financial Sector Development Project (P161787) and behavioural design interventions by “ideas42”<sup>3</sup>.

## **2.5 Mode of Implementation**

20. The implementation of this sub-component will be facilitated by the Rural Development Coordinating Unit (RDCU), within the Policy, Planning, Budget, Monitoring and Evaluation (PPBME) Directorate of MLGDRD. This will be facilitated through the Regional Coordinating Councils (RCCs) with technical support from the Zonal Offices in collaboration with relevant state actors such as the Ghana Enterprises Agency (GEA), Opportunities Industrialization Centres (OICs), Community Development and Vocational Training Centres (CDVTCs) and Intermediate Technology Transfer Units (ITTUs). Overall oversight, supervision, and implementation of the component activities will be undertaken by the District Assemblies. Qualified training 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.

## **2.6 Beneficiary Coverage in each District**

21. The scheme will be implemented in eighty (80) Metropolitan, Municipal and District Assemblies (MMDAs) and will cover 546 communities averaging 7 communities per district and 64 beneficiaries per community.

## **2.7 District CLASS Implementation Teams**

22. 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) with provision for co-option from other departments/institutions as follows:

- a) District Coordinating Director (Chairperson)
- b) Head of Business Advisory Centre (BAC) of the DA (Secretary and Focal Person)
- c) District Planning Officer (DPO)
- d) Head of Department of Social Welfare & Community Development
- e) Head of Department of Agriculture Department
- f) Head, Information Services Department (ISD)/ National Commission for Civic Education
- g) Head of Non-formal Division
- h) Head of Department of Co-operative (where they exist)

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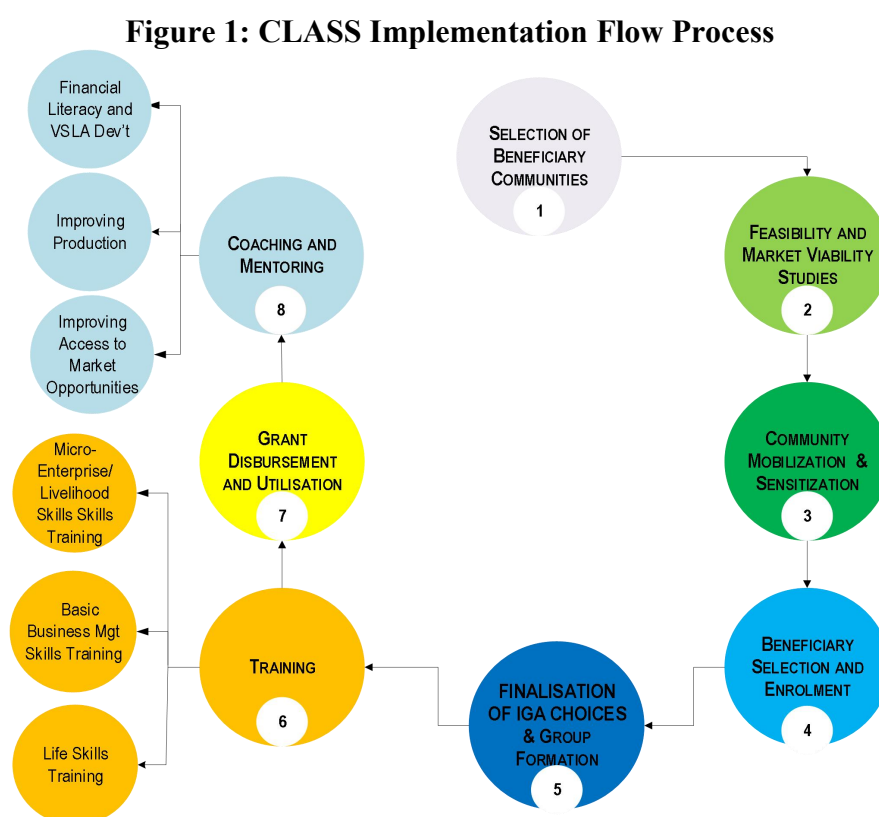
<sup>3</sup> An international behavioral science design and research nonprofit organization collaborating with the implementing agencies to infuse behavioural science modules in implementation

23. The roles and responsibilities of DCIT shall cover the following:

- a) Selection of CLASS beneficiary communities
- b) Conducting feasibility and market viability
- c) Sensitization and community mobilization
- d) Facilitating beneficiary selection with the support of Unit Committees
- e) Sensitizing beneficiaries on the objectives and processes under the programme
- f) Assisting DA in selecting Service Providers including Master Craftsperson/Enterprise Owners to deliver livelihood skills segment of the training using laid down procurement processes
- g) Monitoring and supervision of all aspects of CLASS implementation with the involvement of Unit Committees

## 2.8 CLASS Implementation Steps

24. Figure 1 below outlines the implementation flow process for the rural CLASS component.<sup>4</sup>



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

<sup>4</sup> A similar diagram will be designed for the Urban CLASS component once the protocols are completed as part of Phase 1.

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

No	Activity	Sub-Activity	Responsibility	Duration/Timeline
1	Selection of Beneficiary Communities	Desk exercise that is expected to result in the selection and prioritization of communities to benefit from CLASS	All DCIT members	2 days (day 1 for literature review and internal consultations, and 1 day for finalisation of list of selected communities)
2	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)
3	Community Mobilization and Sensitization	Preparatory activities and Community Fora	DCIT Members	2 communities per day by 2-man DCIT team
4	Beneficiary Selection and Enrolment with the support of Unit Committees	Self-Selection	DCIT Members	50 beneficiaries to be enrolled per day by 2-man DCIT team per community
		CBT, Validation and Enrolment	DCIT Members Unit Committees	One day per community
5	Beneficiary Orientation and Group Formation	Orientation and constitution of training groups	DCIT Members	Half-day per community
6	Training	Life Skills Development;	Selected Staff of the DA with the requisite competences	2 days per group
		Basic Business Mgt. Skills	BAC Officers or their assigns and other DA staff with the requisite competences	2 days per group
		Micro-enterprise /Craftsmanship Skills Training	Business Development Service Providers (master craftsmen)	4-7 days per group
7	Grant Request Preparation and Disbursement	Grant Request Preparation	Business Development Service Providers	1 day per class/cluster/group
		Grant Request Processing	DCIT, ZCO, RDCU, MLGDRD	2-weeks after submission of Grant request to DCIT
		Disbursement	E-Payment Service Provider, ZCO & DCIT	Not later than 2 months after last training day
8	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
9	Financial Inclusion complementary activities <sup>5</sup>	Provision of training and sensitization on financial services, products, and practices relevant to beneficiaries	ZCO	To be Determined
10	Monitoring & Supervision	DA and Unit Committees or Stakeholders monitor the activities of beneficiaries	DCIT Members Unit Committees	Based on agreed schedule

### 2.8.1 Selection of Beneficiary Communities

27. Each district will be required to select a minimum of and a maximum of 10 communities to benefit from the CLASS intervention based on budgetary allocations and District capacity. This

<sup>5</sup> Specific activities under 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.

28. In selecting CLASS beneficiary communities, the following process shall be followed:

- a) 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.
- b) Where LEAP+LIPW overlap communities are less than 7, the stand-alone communities (i.e., communities with only LEAP or only LIPW) shall be ranked and selected to benefit from the intervention.
- c) If after a) and b), there are still not enough communities to meet the district's quota, a decision shall be made to extend implementation to non-LEAP or non-LIPW communities. In this case, GNHR data will be used to select beneficiary communities using the poverty rates in the selected districts. Communities with the highest poverty rates will be selected to benefit from CLASS. Any such decision to extend CLASS to a non-LEAP and non-LIPW community must be jointly agreed by the Government of Ghana and the World Bank with clear justifications acceptable to both parties.

### 2.8.2 Feasibility and Viability Analysis

29. Several 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.

30. 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.

31. Factors to consider for the feasibility and market viability study include:

- a) Accessibility and availability of raw materials
- b) Cultural and religious compatibility of the activity
- c) Existence of local knowledge for the purposes of training and mentoring beneficiaries
- d) Profitability (production cost vis a vis price of final product)
- e) Shelf life (i.e., durability or perishability of final product)
- f) Availability of guaranteed markets (local, regional, or international)

- g) Market saturation
- h) Seasonality of income generating activity (IGA)
- i) Gestation period
- j) Environmental compatibility
- k) Sustainability of the activity

32. A template shall be developed by the RDCU to guide the DCITs in the conduct and reporting on the feasibility and market viability analysis.

33. 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)**

34. 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.

#### **2.8.3 Assigning CLASS Beneficiary Quota to Communities**

35. At each given stage, beneficiary slots will be shared proportionately among beneficiary communities based on the number of potential beneficiaries in a community vis-a-vis total number of slots available to be shared. This will be calculated as a percentage of beneficiaries that will be covered under each community. This exercise will be carried out by the **MLGDRD/RDCU** when the communities within a particular batch have been selected and the

number of potential LIPW and LEAP households vis a vis the available slots for the batch is known.

36. The outcome of the proportionate distribution of available slots (i.e., the number of slots that will be assigned each community) will be communicated to all stakeholders particularly the DAs/DCIT and community leaders well ahead of sensitization and enrolment as a means of ensuring clarity in and promoting transparency in Project implementation.

37. 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.

38. In arriving at the number of communities that CLASS will be implemented 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 and effective supervision of the DCITs. 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.

#### **2.8.4 Sensitization and Community Mobilization**

39. Prior to selection of beneficiaries, information and sensitization campaigns will be carried out by the District through the DCIT under the guidance of the Zonal Office.

40. The sensitization programmes would be aimed at informing all potential beneficiaries about the purpose and objective of CLASS and its implementation modalities. This campaign which provides clarity on critical issues such as eligible criteria, the beneficiary slots assigned to the community and the process of arriving at this number will be particularly crucial given that beneficiaries will be enrolled through self-selection. This component will also incorporate intentional measures in the selection processes for the program to attract and support participation of women and persons with disabilities. Extensive and intensive targeted outreach will be conducted among this target group, including leveraging, as possible, civil society and community organizations that focus on the interests of women and persons with disabilities.

41. 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.

42. Other approaches/tools will be explored to ensure effective sensitization and mobilization of the community. These include:

- a) Discussions on local/community radio stations (where they exist)
- b) Dissemination of posters, leaflets; and

- c) Use of audio-visual materials.

43. Details on the scope and issues to be covered during sensitization have been outlined in the Project's Guidelines/Manual for CLASS Community Sensitization which exist as an addendum to the POM.

44. Two major outcomes of the community sensitization programme will be (i) agreeing on the date for targeting (i.e., self-selection and enrolment) and (ii) composition of a 3-member Community-based Targeting (CBT) team, which may include a Unit Committee Member where he/she is nominated and accepted through community validation. The CBT is expected to screen and shortlist beneficiaries in the event of oversubscription, based on guidelines provided in the Sensitization Manual as mentioned above.

### **2.8.5 Beneficiary Selection and Enrolment**

45. Beneficiaries of CLASS will be either LEAP or LIPW beneficiaries, (or when it is later agreed between the GoG and the World Bank, any other poor households as identified and selected from the GNHR data) who meet the following criteria: (i) self-select to be part of the programme; (ii) demonstrate traits of entrepreneurship (determined through a community validation process). At least 60% of the total number of beneficiaries that will eventually be selected from each DA should be females.

46. The following approach will guide the selection of beneficiaries:

- a) All prospective beneficiaries will be required to self-select into the programme indicating three preferred enterprise activities. This information is captured in an enrolment form as contained in the programme's android application to be designed for this purpose.
- b) 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 or personal savings.
- c) A CLASS beneficiary should be (i) a LIPW beneficiary (who has been enrolled and has started participating in the work); (ii) a beneficiary from a LEAP Household; or (iii) a poor individual as determined by the GNHR.
- d) Prospective beneficiaries should not have a history of defaulting in any institutional or community loans.
- e) Involvement in Village Savings and Loans Association (VSLA) or SHG activities (where they exist) or any other verifiable form of savings would be prioritized in selection of beneficiaries.
- f) On the day of self-selection, all persons who are interested and eligible will be required to show-up in person at the registration/enrolment centre which will be set-up in the community with their Programme (LEAP/LIPW) E-zwich Cards and another National ID (in the following order of preference; National ID Card, Voter ID Card or NHIS Card) to be biometrically registered.

- g) 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.*
- h) All persons who self-select to participate in the programme will then be screened through community validation by the Community-based Targeting (CBT) team (i.e., a three-member community team to be set-up and guided to come up with contextualized indicators to appraise interested beneficiaries) to ensure that only persons who qualify and have the potential to carry out enterprise activities are enrolled onto the programme.
- i) 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 quota allocated to the community.

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

- a) The application of CBT must be led by the CBT team as constituted and validated during sensitization, with the support of 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).
- b) Led by the CBT team, and with the guidance of the DCIT member(s) assigned to the community, the CBT process must 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.
  - Remind the gathering of the community beneficiary quota as was announced during sensitization and prior to the onset of the self-selection. The gathering will be informed that the number of persons who have self-selected exceeds the announced quota, thus it has become necessary to prune the numbers. This will 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, 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 or a person with disability where available
  - Participants then confirms the acceptance of the committee by majority vote.
  - The facilitator then 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 or LIPW earnings, personal savings, or any other indicators that in their estimation will best measure entrepreneurship*
    - *Membership of a local 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 the self-selected 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 must be publicized and opportunity provided for grievances of those who may feel they have been unfairly treated to be addressed through the Project's Grievance Redress Mechanism.
- The final list of persons selected and validated through the CBT technique with their preferred IGAs is then passed on to the DCIT facilitators for enrolment (on the programme's android tablet).

#### **2.8.6 Beneficiary Orientation and Group Formation**

47. 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 information on the scheme's operational process and the prospects (the key requirements for the implementation of the various micro enterprise activities that they have expressed interest in and projections on the returns that each of the activities will be yielding in terms of income).

48. Beneficiaries may at this stage, on the basis of the additional information provided during the orientation vary their IGA choices and that should be allowed.

49. Beneficiaries are then put into groups of 25 for training in the life-skills and basic business management modules (i.e. modules 1 & 2 of the CLASS Skills training curricula) which are generic and not IGA specific.

50. 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 to enjoy the benefits of economies of scale). The grouping will enhance sharing of knowledge and experiences.

### **2.8.7 Training**

51. To attract and support CLASS participation of women and persons with disabilities, training protocols under CLASS will undergo a thorough gender review to assess areas of improvement. Before any subproject commences, the RDCU will ensure: (i) the use of conducive venues and locations for the provision of services to females and persons with disabilities; (ii) that the training draws on appropriate role models and case studies (success stories); and (iii) mentorship and coaching practices are customized to lower any barriers to the participation of females and persons with disabilities.

52. In general, 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 training will be guided by the curricula and content of standard training manuals developed under GPSNP and cover the following broad areas:

- a) *Life Skills Development;*
- b) *Basic Business Management Skills Development*
- c) *Micro Enterprise / Craftsmanship Skills Development*

#### **2.8.7.1 Life skills Training**

53. Beneficiaries will be provided with life skills training (based on the content of the programs Life Skills training manual), as elements of life skills will be important to thriving as entrepreneurs. The training will be provided by selected members of the DCIT with previous 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 as may be proposed from the Ideas42 behavioural science study.

#### **2.8.7.2 Business Management Skills**

54. 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.

55. Specifically, the basic business management training will include:

- a) Financial literacy
- b) Bookkeeping
- c) Record keeping and accountability
- d) Savings mobilization
- e) Grant application and disbursement procedures
- f) Efficient production

g) Operation and maintenance of fixed assets procured.

56. At the end of the module 2 training, beneficiaries will be provided with an opportunity to finalize their IGA choices (i.e. settle on one IGA that they will want to pursue) since it is expected that issues that will be covered under this particular module will provide beneficiaries with more insights about the various enterprise activities open to them, their viability and the business opportunities they present in order that they are able to make informed choices. It is important to note however that, in making a final decision on the IGAs they will want to pursue, beneficiaries' choices will be limited to IGAs that are deemed eligible within their district and would not be allowed to choose IGAs that were not approved for their DAs.

57. Once the module 2 training is completed in a particular community, the classes/groups in which the modules 1 and 2 trainings were delivered will be dissolved and beneficiaries reorganised into IGA specific groups for the last leg of the training (i.e. Module 3 which will focus on assisting beneficiaries master the act of processing raw materials into finish products as it relates to the chosen IGAs)

### ***2.8.7.3 Micro Enterprise Skills Development/ Workmanship Training***

58. 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 (i.e. the real act of processing raw materials into finished products). 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 have the potential of acting as mentors and coaches to beneficiaries.

59. 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.

60. To ensure effectiveness of the skills development segment of the programme and full participation of all, an android attendance capturing system as piloted under GPSNP will be fully rolled out under GPSNP2 to ensure real-time digital attendance tracking for both beneficiaries and training service providers alike. Thus, on each training day, beneficiaries and the respective trainers will have to go through biometric verification process to indicate their presence (i.e., via clock-in and clock-out arrangements). Data from the software will be transmitted to the PI programme MIS. It is this information that confirms whether one availed him/herself at the training or not.

61. An important condition for a beneficiary to fulfil to qualify for receipt of start-up grants is full participation in all training activities which is currently pegged at 75% or more attendance in the case of modules 1&2 put together. The same percentage attendance is required for module 3. Attendance will be captured in the Programmes MIS through the android attendance capturing

system to be put in place to track training attendance in real-time. Thus, any beneficiary who fails to meet this minimum requirement without any proper justification (to be cleared through the Project's grievance redress system) will not be eligible for grants.

#### **2.8.7.4 Development of Training Manuals**

62. Standard training modules with accompanying manuals that were developed under GPSNP will continue to be used under GSPNP2. Under this component, new Manuals will be developed for additional IGAs that may emerge. These manuals will be adapted to suit the needs of the urban component of CLASS.. The manuals will serve as a general guide and will be adapted to suit the unique circumstances of each district. In addition, to enhance participation of women and persons with disabilities, all training manuals, materials, resources, and processes (both new and existing) will undergo a review to optimize participation of women and persons with disabilities.

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

63. 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 basic business management will be carried out by staff from relevant departments of the District Assembly drawn from the respective DCITs (who will be equipped with the necessary knowledge, skills and tools through a Training of Trainers session to carry out such training), the micro-enterprise/workmanship/craftsmanship training segment as mentioned earlier, shall be assigned to private enterprise owners or master craftsmen who will be competitively selected from the register of Business Advisory Centre (BAC) as Business Development Service Providers (BDSPs).<sup>6</sup> Refer to the section on procurement (Volume 6 of the POM) for details on how the BDSPs will be selected. In the selection of the latter, preference will be given to those located closer to the beneficiaries to address the issue of proximity which is a critical factor in enhancing the post-training support that this BDSPs will be required to provide to beneficiaries.

64. To support the participation of women and persons with disabilities, all service providers, private enterprise owners, and master craftsman who are involved in the project will undergo training on gender-based violence (GBV) and sexual exploitation and abuse (SEA). This program will be designed using relevant stakeholders (including MoGCSP and NGOs/CSOs) to ensure that a comprehensive training program to forestall gender barriers to project participation.

#### **2.8.7.6 Training Costs**

65. All expenses related to training under this component, including the cost of training materials (teaching and learning aids) and reimbursables incurred by trainers shall be borne by the Project.

66. 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-

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<sup>6</sup> This is a register that is held by the Business Advisory Centres (BAC) of various District Assemblies. It contains the records of all accredited Business Development Service Providers who were selected and trained under the International Fund for Agriculture Development (IFAD) funded Rural Enterprise Programme.

government workers who will be engaged to provide training/facilitation services under the scheme shall be paid their reimbursables as defined above and other incremental costs based on the time input as will be agreed by the Project (RDCU).

67. Just as was the case during the concluding phase of the LIPW programme under GSOP, payments to all persons who provide training services under CLASS will be made through an electronic medium (e-payment) to engender transparency and accountability on the part of both the Project Team and Service Providers.

68. 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, 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.

### **2.8.8 Disbursement of Start-up Cash Grants**

69. 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 \$250, 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.

70. 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 (usually between two to three tranches as per provisions in the beneficiary Investment Plans and accompanying Disbursement Schedules). An initial amount will be disbursed as the first tranche, which should be adequate for a first cycle of production or in the case of groups engaged in animal rearing, funds adequate to support them put up structures in readiness for the receipt of parent stocks. Subsequent tranches will be disbursed 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.

71. 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.

72. 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.

#### **2.8.8.1 Pre-Condition for Accessing Start-up Grants**

73. Successful completion of all the 3 modules 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.

### **2.8.8.2 Beneficiary Investment Plans and Grant Applications**

74. A major output of the enterprise/craftsmanship 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 BDSP 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 commencing and operationalize his or her chosen enterprise activity.

75. It is this investment plan and the estimates thereof that will provide guidance on how much grant will be provided to a beneficiary.. 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.. The RDCU will provide a template to guide the DAs in the preparation of IPs.

### **2.8.8.3 Beneficiary Grant Agreements**

76. 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.

### **2.8.8.4 Engagement of E-Payment Service Provider**

77. 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.

### **2.8.8.5 Beneficiary Grant Request Preparation and Approval Process**

78. 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:

- a) 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.
- b) 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)
- c) The BDSP responsible for the enterprise/craftsmanship training segment will then be required to submit the GAF through the District Assembly where it will be referred to the BAC Office as Secretariat of the DCIT.

- d) The DCIT will then review the application and forward same to the supervising RDCU Zonal Office through the RPCU for further review and processing.
- e) Based on the review at the Zonal level, information on the application is summarized and electronically transmitted to the RDCU (Head Office).
- f) 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.

#### **2.8.8.6 Grant Disbursement and Utilization**

79. The selected beneficiaries will be enrolled onto the Payment Service Provider (PSP's) platform to effect payment.

80. It is assumed that LEAP or LIPW beneficiaries will possess Smart Debit Cards. However, in cases where beneficiaries do not have Debit Cards (smartcards) or are not the direct holders of the primary Programme Payment Debit Cards (as may be case with some beneficiaries from LEAP household, 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 based on the recommended tranches.

81. CLASS grants are to be disbursed as individual grants to each eligible beneficiary, based on provisions in the Investment Plan and accompanying Disbursement Schedule as recommended and validated respectively by the BDSP & ZCO and approved by DA.

82. All CLASS Grants are to be disbursed in recommended tranches through an Electronic Payment Platform (*with biometric and offline capabilities*). Beneficiaries may access their cash grants through Point of Sales (POS) devices operated by Partner Financial Institutions (PFIs) who will be assisting the Payment Service Provider to be engaged by the Project to assist with the disbursement grants.

83. 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.

84. BDSPs will be required to monitor the utilization of the grants to ensure appropriate utilization of cash grants as per provisions in the Investment Plan. The DCIT will also monitor the work of the BDSPs, including spot checks of beneficiary businesses for quality assurance of the BDSPs' work and general progress of the program in the communities.

#### **2.8.8.7 Transactional Cost Associated with Grant Disbursement**

85. 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”.

### **2.8.9 Coaching and Mentoring**

86. Immediately after the receipt of the first tranche of the grant, the BDSP 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 any 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 to ensure effectiveness and value for money.

87. A key element of these follow-up activities will be to provide tips on access to markets, as well as quality assurance to enhance the sales of beneficiary enterprises.

88. 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 (6) to twelve 12 months. The decision on a timeframe for mentoring 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.

89. Again, depending on the duration allowed for handholding for a particular IGA, the frequency of the visits shall reduce over time, as the beneficiary grasps the skills and knowledge and is able to function effectively and efficiently.

90. The Project will develop IGA-specific guidelines to govern the mentoring and coaching phase of the programme. This will provide a term of reference for the mentoring segment to ensure sustainability of beneficiary investment..

91. Even after the official termination of the hand-holding segment, beneficiaries will be encouraged to maintain a relation with the BDSPs for further guidance and support post intervention.

### **2.8.10 Improving Access to Market Opportunities**

92. Leveraging international and national models, beneficiaries of this sub-component will be provided with access to market opportunities to ensure that their enterprises remain viable and are sustained. This access could either be at the local level, but as far as possible, will go further to the national, regional, and international level.

93. 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 GEA and other on-going government interventions that provide opportunity for the development of skills and knowhow of BDSPs who will be working with the beneficiaries on the marketing of their products.

94. 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.

95. 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 BDSPs 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.

96. The project will also make efforts to directly expose beneficiaries to external markets using technology (including social media) and supporting beneficiaries to participate in exhibitions and trade fairs to market their products.

## **2.9 Promoting Access to Financial Services among Beneficiaries**

97. A major activity under the component shall be the provision of opportunities for savings and access to credit for beneficiaries. This is critical since, access to financial services is usually limited or non-existent in most rural communities where these beneficiaries live. For the extremely poor beneficiaries 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.

98. 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.

## **2.10 Promoting Village Savings and Loans Associations**

99. 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. This activity will further improve financial awareness and inclusion of program households through their participation in literacy training, mobile money services, as well as linking beneficiaries to rural banks and rural financial institutions.

100. 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.

### **2.10.1 Composition of VSLAs**

101. The following shall guide the formation of VSLAs under the project:

- a) VSLAs, as will be formed under the project, will consist of between 15 to 30 members (i.e., GPSNP and GPSNP2 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.
- b) 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).
- c) VSLAs shall be autonomous and self-managing.
- d) Each VSLA shall have five leaders comprising a Chairperson, Secretary, Treasurer and two other Executive Members as may be determined by the group.
- e) Membership will be open to both men and women; however, there can be unisex and gender specific VSLAs.
- f) In instances where a VSLA is made up of both men and women, at least three of the five elected leaders shall be female.

102. 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.

### **2.10.2 VSLA Development Process**

103. Where there is the need to form a VSLA, the following processes and phases of development shall be employed:

104. **Preparatory Phase (Week 1 to 4):** A VSLA Coach shall be identified and trained to manage the VSLA formation process.<sup>7</sup> 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.

105. **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

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<sup>7</sup> This Coach may either be a staff of the DA or the CLASS Coach

obtain loans at meetings. The Coach of the process attends all meetings during this phase and is actively involved in guiding the process.

106. 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*

107. 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*

108. **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.

109. 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.

110. 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.

111. 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.*

### **2.10.3 General Principles and key Features of VSLAs**

112. The following are some key features that must be shared by all VSLAs that will be established and supported under the project.

- a) 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.
- b) 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.
- c) 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.
- d) To guarantee that transactions do not take place outside regular meetings, and to prevent unauthorized fund movement and tampering with records, the group shall be required to own a lockable cash box.
- e) Consequently, each VSLA shall be provided with a savings box with 3 separate padlocks to ensure safety of the funds.
- f) 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.
- g) Savings that will be mobilized will be invested in a loan fund from which members can borrow, repaying with added service charges.
- h) 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.
- i) Attendance to meeting will be deemed as equally important as contributions.
- j) 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.
- k) Loans must be paid back with interest, which, together with fines and fees, will allow the internal fund to grow.
- l) Loans shall be repaid within 3 to 6 months.
- m) The interest on Loans will be determined by group members through group's by-laws
- n) The VSLA cycle shall be time-bound and at the end of an agreed period (usually between 9 and 12 months).

- o) 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
- p) 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.
- q) Unlike traditional financial institutions, where interests remain within the institution, in the case of VSLAs, members can keep and benefit from the interest generated during an implementation cycle.

## 2.11 Linkages to Complimentary Services

113. To ensure that beneficiaries are provided with all the needed support for promoting their sustainable exit from poverty, this component will 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. This component will also support and facilitate activities for promoting the enrolment and continued participation of program households in National Health Insurance Scheme.

114. The main areas of these linkages shall include:

- a) ***Agriculture Extension support:*** this will include provision of extension services (including veterinary support), fertilizer subsidies and linkages to National Food Buffer Stock Company etc.
- b) ***Health and Nutrition:*** this will include provision of health screening and counselling support, reproductive health and maternity protection support, National Health Insurance etc.
- c) ***Education:*** this will include provision of access to community non-formal education opportunities, as well as opportunities for accessing further livelihood skills, where possible.
- d) ***Complementary Services:*** this will include linking program households to relevant community and civil society organizations, government social services, and government development projects
- e) There will also be support in non-formal literacy and behavioural insights for beneficiaries.

115. As mentioned at various sections of this document, guidelines, manuals, and templates developed under GPSNP to guide the efforts of the DCITs and other duty bearers in delivery various aspects of CLASS will be updated and deployed to serve the same purpose under GPSNP2. It is expected that these guidelines and templates will be compiled into a handbook to serve the needs of the various actors.

### **3. COMPONENT 1.2: LINKAGES TO AGRICULTURAL SUPPORT**

#### **3.1 Background**

116. 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 projects (GPSNP and GSOP) has shown that even though beneficiaries engage in farming, this is only done on a limited scale. This is due to 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.

#### **3.2 Objective**

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

#### **3.3 Target Beneficiaries**

118. Activities under this sub-component shall be targeted at all 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.

#### **3.4 Scope**

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

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

121. Specifically, this component will thus 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)<sup>8</sup>, Planting for Food and Jobs (PFJ), Planting for Exports and Rural Development (PERD), National Buffer Stock Company Limited and Agriculture subsidies for Poor Farmers.

122. 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

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<sup>8</sup> P114264 and the Additional Financing (P162525)

objective of GCAP, this component will finance: (i) provision of information to 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.

123. Based on lessons learned, other beneficiaries may be linked to other appropriate agricultural projects that may emerge over the course of the Project.

### **3.5 Mode of Implementation**

124. Implementation of the sub-component shall be under the direct purview of the Rural Development Coordinating Unit of MLGDRD (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. However day-to-day implementation will be led by beneficiaries Districts through their respective Departments of Agriculture.

125. 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 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.

126. GPSNP2 beneficiaries (similar to GPSNP) will be engaged in the following GCAP implementation areas – (i) Accra Plains; (ii) the east bank of the Volta River downstream the Kpong Dam, North Eastern Region, Savannah 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. Other districts will be added as other programs are assessed and prioritized for inclusion under this project. This however is subject to any changes that may arise from the design of the next phase of GCAP.

127. 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 “*Linkages to Agriculture*” will be anchored within the Department of Agriculture. Towards the achievement of objectives of the component, each participating District Assembly will be provided with the necessary logistical support to coordinate and facilitate such referrals.

128. The opportunity for linkages will prioritize eligible beneficiaries on GPSNP2 and data will be collected on these referrals and captured in the Project MIS. 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 to access the

support that will enhance their agriculture productivity. This will be undertaken on a rolling basis to allow for beneficiaries to opt into this component as they are enrolled on the project.

129. In terms of scope, the sub-component will initially commence from the 80 LEAP-LIPW overlap Districts. Subject to availability of funds, the sub-component will be extended to other Districts based on available relevant data from GSS.

130. Specifically, under this component, the RDCU, together with the ZCOs and DCITs will come up with an implementation strategy for each of the following activities:

130.1. ***Identification of beneficiaries for linkage to agriculture:*** The first step will be for the RDCU to ensure that the DAs have data on eligible LEAP and LIPW communities and their proximity to where opportunities for these linkages exist. With this information, each DA through designated focal persons, mainly from the Agriculture Department, will then proceed to sensitize eligible LIPW and LEAP beneficiary households, either through stand-alone information sessions on Agricultural linkages, or during any other public engagement within the community on opportunities available for linking interested households to ongoing government agriculture projects/programmes. The aim of this session is to share information on the agricultural interventions that are open to beneficiaries to elicit beneficiary interest.

130.2. Based on the above, those who fulfil the eligibility criteria for the programme and express interest in enrolling in or obtaining assistance/support from these programmes will then be registered and facilitated to access whatever facility will be available with the necessary accompanying extension support.

130.3. ***Identification of beneficiaries for labour-intensive activities as part of GCAP irrigation development schemes:*** In the specific case of linking beneficiaries to GCAP irrigation intervention sites for possible enrolment as LIPW beneficiaries on these sites, an approach similar to the one outlined in the preceding paragraphs will be followed, except for a few variations. Here again, the RDCU will assist DAs to obtain data on eligible LEAP and LIPW communities and their proximity to GCAP intervention sites. With this information, each DA, with the support of officials from the GCAP site in question, would proceed to sensitize eligible LIPW and LEAP beneficiary households, either during stand-alone information sessions or during any other public engagements within the community on opportunities available for possible enrolment as LIPW beneficiaries, bearing in mind the need for the sites to be as close as possible to beneficiary households so as to avoid making them spend a significant portion of their earnings on commuting to and from the sites.

130.4. During these sessions as described above, the GCAP project team or their assigns on the sites in question will explain to beneficiaries the scope of work and the specific tasks that they will be required to carry out if enrolled, the work duration, wage rate, terms of payment and other entitlements and conditions attached to working on the site to inform their decision on whether to enrol or otherwise.

130.5. Subsequently, those who fulfil the eligible criteria to be agreed between the RDCU and GCAP Project team and express interest in enrolling will be registered and referred directly to the relevant contractor for hiring with the necessary arrangements,

such as the signing of Beneficiary Agreements, similar to what pertains under the current LIPW programme and the enforcement of the provisions thereof, so as to ensure that the beneficiaries rights, dignity and interest are safeguarded at all times in relation to their involvement in work on the GCAP sites

130.6. In all above, the DAs, through the designated officers will be required to document beneficiaries who have been enrolled and linked under this sub-component and report on same to the RDCU through the respective ZCOs and the LMU for reflection in the respective Programme's MIS.

130.7. ***Engagement of Service Providers as Coaches for GCAP Linkages:*** Once beneficiaries have been selected, a training needs assessment will be carried out by the GCAP team. Based on any gaps, a TOR will be developed, and a Service Provider procured to provide the needed training to the farmers.

## 4. ENVIRONMENTAL AND SOCIAL SAFEGUARDS

### 4.1 Environmental and Social Safeguards Management

131. 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.

132. To forestall any such unexpected adverse effects, adequate environmental and social safeguard measures shall be taken by project management.

133. 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 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 GPSNP2 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.***

134. 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.

135. 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.

136. 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 always protected.

137. 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.

## 4.2 Grievance Redress and Case Management Process

138. As an intervention that is targeted at poor households, 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.

139. To avert this, the component will rely on the Single Window Citizen Engagement Service (SWCES) that will be operationalized under component four of GPSNP2, 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 are aware of the toll-free lines of the SWCES. 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.

140. 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.

141. 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.

142. 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.

143. 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

144. The PI component will resolve complaints at 4 different levels i.e., *community, district, zonal and national*. 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.

145. Below are the structures responsible for grievance redress across the various levels of implementation:

a) **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 female representative
  - An 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 reporting templates that will enable them to document all cases. The case in question and the resolution there-of should be documented by the CF in the and submitted to the DA and ZCO as part of the CF's reporting requirements*

**b) District level**

At the district level, the head of the BAC, supported by the Head of the Social Welfare and Community Development Department (SWCDD) would act as a focal point for project-related complaints and grievances. When a case is referred to the head of the BAC/SWCDD, he/she will pursue adequate resolution of the said complaint and communicate the feedback to the ESSS through the ZESSO.

**c) Zonal level**

There shall be assigned to each ZCO, an officer responsible for Environmental and Social Safeguards and this person will be expected to 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 and submitted through the UCMS to the ESSS by the designated officer.

**d) National level**

The ESSS at the RDCU will be responsible for the overall grievance redress or case management process of the Project. He/she would be required to refer cases received through the SWCES to the assigned officers at the zonal offices. The ESSS will also be required to follow up and ensure the resolution of complaints that should be investigated at all levels. The case in question and resolution arrived at should be transmitted to the SWCES through the UCMS to ensure completion of the feedback loop and formal closure of the case.

### 4.3 Gender Mainstreaming

146. Throughout 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. Attention will also be given to the special needs of women in all aspect of the delivery process to ensure that their interest is served. This will be achieved through the following:

- a) Ensuring that information provided at community sensitisation sessions highlight issues on gender equality and avoidance of discrimination against women.
- b) Continuous sensitization of female beneficiaries on their rights and entitlements under the Project
- c) Making all PI IEC materials gender-friendly
- d) Ensuring that at least 60% of project beneficiaries are females.
- e) Incorporating gender equality issues into community-level sensitizations and dialogues, including decision-making around the use of grants
- f) Facilitating access to reproductive health support to female beneficiaries through the local health delivery system
- g) Ensuring that all PI related activities are carried out at periods that do not conflict with the performance of household chores by female participants
- h) Carrying out advocacy aimed at encouraging women to make use of the SWCES in reporting any form of infraction that they may suffer while participating in the programme.

147. **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 other duty bearers and service providers who will be involved in the implementation of the scheme and would have interactions with beneficiaries to agree to a GBV code of conduct to be put in place by the Project. This component will also use the SWCES to report and address GBV complaints that may come up during implementation.

## **5. SOCIAL ACCOUNTABILITY AND CITIZENS ENGAGEMENT**

148. The project will mainstream social accountability and citizens' engagement into the PI implementation processes and this will be intended to:

- a) Ensure efficiency and beneficiary satisfaction with service delivery
- b) Promote transparency and accountability
- c) Encourage participation and citizen engagement
- d) Assist in reducing leakages
- e) Provide voice to the PI beneficiaries who in most cases are voiceless
- f) Promote community ownership and sustainability

149. 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.

150. 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.

151. Subsequently, community facilitators would be empowered to monitor the implementation process and provide early warning on anomalies that may occur during implementation.

152. 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:

- a) Full disclosure on all resources released towards the execution of PI activities within the community
- b) A Report on Fiscal Disbursement and Progress by DA and training service provider(s)
- c) Feedback from beneficiaries on their satisfaction with service delivery
- d) An interface (dialogue) aimed at improving the delivery process.
- e) Preparation of an action plan with accompanying timelines towards the resolution of all concerns raised during the deliberation.
- f) A requirement for the DA/ZCO to follow-up and ensure the resolution of all issues captured in the Action Plan.

## **6. MONITORING AND EVALUATION**

153. 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.

154. **Evaluation:** A Major M&E activity is an impact evaluation, the process of which commenced under GPSNP and will be continued under GPSNP2. 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.

155. To allow for a rigorous evaluation, a phase-in design has been adopted. In this regard, communities selected for the program will be randomly assigned into three groups (batch 1, batch 2, and batch 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 Batch-1 communities, the implementation of the PI program will proceed as was witnessed in 2020-2021, after participating District Assemblies and MLGDRD led by the RDCU are ready to implement. Batch-2 and Batch-3 communities constitute the evaluation sample, where the baseline, midline, and end line data collection activities will be conducted. Implementation of the PI program can only be initiated in Batch-2 communities (evaluation program communities) after the baseline survey is conducted, while implementation of the PI program can be initiated in Batch-3 communities (evaluation non program communities) after the end line 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 Batch-2 and Batch-3 communities, individuals selected for the program will be tracked over time for the evaluation.

156. Other details on provisions 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 (GPSNP2) Results Framework (Specific to PI Component)

#### Project Development Objectives(s)

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

#### Project Development Objective Indicators

Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
Enhanced, sustainable Income Generating Activities				
Number of CLASS beneficiary households that start a new, or enhance an existing, income generating activity (IGA) (Number)		0.00	15,000.00	30,000.00
Beneficiaries of labor market programs (CRI, Number)		0.00	15,000.00	30,000.00
Beneficiaries of labor market programs - Female (CRI, Number)		0.00	9,000.00	18,000.00

#### Intermediate Results Indicators by Components

Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
Productive Inclusion program				
Beneficiaries receiving training under the CLASS subcomponent of PI (Number)		0.00	15,000.00	30,000.00
Beneficiaries receiving training under the CLASS subcomponent - Urban (Number)		0.00	4,000.00	10,000.00
Beneficiaries receiving a start-up grant under the		0.00	10,000.00	25,000.00

Indicator Name	PBC	Baseline	Intermediate Targets	End Target
			1	
CLASS subcomponent (Number)				
CLASS, LEAP, and LIPW beneficiaries referred to agricultural activities (Number)		0.00	20,000.00	50,000.00
Female-male ratio with income generating activities (IGAs) through the CLASS subcomponent (Percentage)		0.00	30.00	60.00

#### Monitoring & Evaluation Plan: PDO Indicators

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

Monitoring & Evaluation Plan: Intermediate Results Indicators					
Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Beneficiaries receiving training under the CLASS subcomponent of PI	This indicator refers to the number of CLASS beneficiaries that successfully complete all the component's microenterprise training modules as defined in the POM.	Quarterly	PI MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries receiving training under the CLASS subcomponent - Urban	This indicator refers to the number of CLASS beneficiaries in urban areas that successfully complete all the component's microenterprise training modules as defined in the POM.	Quarterly	PI MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit
Beneficiaries receiving a start-up grant under the CLASS subcomponent	This indicator refers to the number of CLASS beneficiaries that successfully complete the component requirements and receive both tranches of cash grants for their microenterprise.	Quarterly	PI MIS	Regular monthly Project monitoring	Rural Development Coordinating Unit
CLASS, LEAP, and LIPW beneficiaries referred to agricultural activities	This indicator refers to the number of CLASS, LEAP, and LIPW recipients who are referred to agricultural programs that are supported by the Government.	Yearly	PI, LEAP, and LIPW MIS	Regular Monthly Project Monitoring	Rural Development Coordinating Unit LEAP Management Secretariat

Female-male ratio with income generating activities (IGAs) through the CLASS subcomponent	Female-male ratio with IGAs through CLASS (in percent), 60 percent in every year through the implementation period.	Yearly	PI MIS	Regular project monitoring	Rural Development Coordinating Unit
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## **Annex B: 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
- Number of CLASS beneficiaries from non-LEAP/LIPW 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 BDSPs/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 BDSPs/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**

- 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

**Annex C: Ghana Productive Safety Net Project (GPSNP)  
Complementary Livelihood and Assets Support Scheme (CLASS)**

Having completed the third module of the CLASS skills training curriculum, we, the under listed of (...IGA Group.....) with Cluster/Class Code..... from..... Community within the .....District of ..... Region hereby wishes to apply for grant amounts as recommended by our lead BDSP and listed against our names to enable us to commence/expand our chosen enterprise activity in (..... type.....).

NO	NAME (Surname First)	Sex	LIPW /LEAP ID	E-ZWICH NO.	RESIDENTIAL LOCATION (GPS)	START- UP/EXPANSION	GRANT AMOUNT	NO. OF TRANCHES	AMOUNT AS 1 <sup>ST</sup> TRANCHE	AMOUNT AS 2 <sup>ND</sup> TRANCHE	SIGNATURE/ THUMBPRINT
1											
2											
3											
4											
5											
<b>Total</b>											

We wish to confirm that we are fully in agreement with the terms and conditions of disbursement, especially regarding the guidelines for utilization of the grants in the disbursement schedule and the milestone to be met to trigger the release of subsequent tranches and commit ourselves to put the grants solely to the purposes that for which they will be granted.

**1. Name of Class /Group Leader .....Tel #.....Sign/Thumbprint.....Date.....**

2. Name of Trainer (BDSP):..... Tel #.....Sign/Thumbprint.....Date.....

**FOR USE BY DISTRICT ASSEMBLY (DCIT)**

1. DA Review Decision.....

2. Total Grant Amount Approved for Group (GHS) ..... (*in words*) .....

3. Name of DCIT Sec: ..... Tel #.....Sign.....Date.....

4. Name of DCD:..... Tel #.....Sign.....Date.....

### **Annex D: 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.

<b>District</b>				
<b>Type of Income Generation Activity (IGA)</b>				
<b>Key features of the IGA</b>				
<b>Environmental and Social Impacts Screening Questions</b>				
<b>A Location/ Siting</b>		<b>Yes</b>	<b>No</b>	<b>If YES, Remedial action/mitigation action required</b>
A1	Are there environmentally sensitive areas (Forest reserve, sacred groves, and wetlands) or threatened tree or wildlife species located in 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>B</b>	<b>Physical and biological environment</b>			
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)?			
<b>C</b>	<b>Land and Soil resources</b>			
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?			
	<b>Air Quality and Noise</b>			
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?			
<b>D</b>	<b>Socio-Economic</b>			
	<b>Resettlement, and Land Acquisition</b>			
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?			
<b>E</b>	<b>Pesticides, hazardous chemicals, and waste materials</b>			
<b>E1</b>	Will the IGA result in the introduction of pesticides or increase use of pesticides?			
<b>E2</b>	Will the IGA result in the use of hazardous chemicals or increase use of hazardous chemicals?			
<b>E3</b>	Will the IGA result in the production of solid waste or lead to increase in solid waste production during operation?			
<b>E4</b>	Will the IGA result in the production of liquid waste or lead to increase in liquid waste production?			
	<b>Conclusions from the screening process</b>			
	<b>Subproject appraisal recommendations</b>			
	<b>Name of officer undertaking the appraisal</b>			
	<b>Contact Tel No</b>			<b>Position</b>
	<b>Subproject validation</b>			<b>Signature/Date</b>
	<b>Name of officer validating safeguards appraisal report</b>			
	<b>Contact Tel No</b>			<b>Position</b>

## Annex E: 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 siting
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 (E.g., 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 F: 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):

5.	<b>Purpose of visit</b> (refer to indicators and expected work-plan achievement)	
6.	<b>Observations</b>	
7.	<b>Remarks</b> 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).*