

SPECIFIC PROCUREMENT NOTICE

REQUEST FOR EXPRESSION OF INTEREST

ENGAGEMENT OF A CONSULTANT TO UNDERTAKE AN ASSESSMENT OF THE STATUS OF SOCIAL SECURITY AND SOCIAL INSURANCE IN THE INFORMAL SECTOR ECONOMY

GOVERNMENT OF GHANA

MINISTRY OF GENDER, CHILDREN AND SOCIAL PROTECTION (MOGCSP)

GHANA PRODUCTIVE SAFETY NET PROJECT 2 (GPSNP 2)

IDA Credit No.: IDA-68590

SCOPE OF ASSIGNMENT AND KEY RESPONSIBILITIES

ENGAGEMENT OF A CONSULTANT TO UNDERTAKE AN ASSESSMENT OF THE STATUS OF SOCIAL SECURITY AND SOCIAL INSURANCE IN THE INFORMAL SECTOR ECONOMY (REF. NO. GH-MOGCSP-324695-CS-QCBS)

TERMS OF REFERENCE

Title of Study	Scoping of the status of Social Security and Insurance for the Informal Sector Operators towards Inclusive Shock Response
Purpose of assignment	<p>The purpose of this assignment is to assess the status and acceptance of social security and social insurance amongst workers in the informal sector of Ghana: Specifically, the study will seek to:</p> <ol style="list-style-type: none">1. understand and assess the social protection provisions in the informal economy and provide empirical evidence upon which the agenda for increasing access to social security and insurance for the informal sector workers would be built and pursued.2. Provide policy recommendations and key advocacy messages to engage key stakeholders on extending social protection schemes to the informal economy.3. Develop policy briefs (not more than 5 pages) for advocacy and stakeholders' engagement. <p>This will be coordinated by the Ministry of Gender, Children and Social Protection through the Social Protection Directorate in collaboration with Key Stakeholders including MELR, SSNIT,</p>

	NTHC, NPRA, NIC, GLICO Trustees and Development Partners including the World Bank, ILO, and UNICEF
Location	Ghana
Duration	4 months
Reporting to:	Social Protection Directorate, MOGCSP

BACKGROUND

The outbreak of COVID-19 pandemic and its socio-economic impacts have exposed even more the vulnerability of workers in the informal sector who do not have adequate social protection coverage. The absence or limited coverage of social protection for most of the informal sector workers (ISW) does not only pose danger in their everyday struggles to meet their basic needs, but also affects their ability to cope with any shock and undermines inclusive development. The Labour Force Survey, 2015 estimated that over 85% of the Ghanaian working population are in the informal sector which is largely made of small and medium scale businesses, consisting of producers, wholesale and retail traders, and service providers, comprising, casual wage workers, home-based workers, and street vendors, among others. Additionally, the informal sector economy is often characterized by “low income and wages, no official protection and recognition, self-employment work, no coverage by minimum wage legislation and social security, no trade union, and little or no job security” (Farrel et al, 2000; Ofori, 2009) as well as poor financial inclusion and irregular income pattern. The informal economy is therefore large and diverse. Workers in informal sector may suffer multiple vulnerabilities and are prone to shocks (both idiosyncratic and covariant shocks). This sector is expected to grow and continue to be the main source of employment to majority of the people and thereby remains the driving force of the Ghanaian economy. In their quest to save towards future shocks some of the informal workers fall into the hands of unscrupulous people and organisations thereby worsening their plight. In view of prevailing vulnerabilities, high rate of informality and high susceptibility to shocks as evidenced by COVID 19 pandemic, there is the urgent need to increase the coverage of social protection in this sector.

The State has over the years established institutions such as SSNIT¹, NTHC², NPRA³ and enacted laws to regulate social security and insurance schemes in the country. Act 883 National Pensions (Amendment) Act, 2014 indicates that “a self-employed person may join and pay contributions to a personal pension scheme if that person is of an age that is not more than the statutory retirement age or is at least fifteen years

¹ Social Security and National Insurance Trust

² National Trust Holding Company

³ National Pension Regulatory Authority

of age." The informal sector social security implementation was ceded to the NTHC to manage a separate social security scheme that is purposely tailored to suit the needs of workers in the informal sector of Ghana. The National Pension Regulatory Authority has indicated that only 4% of persons in the informal sector are on the scheme.

The Country is implementing the National Social Protection Policy (NSPP) with the objectives of increasing social assistance for the poor, promoting productive inclusion and decent work to sustain families, and increasing to social security and social insurance for all Ghanaians. Even though much is being achieved for the first and second objectives, the third objective (increase access to social security and social insurance) has somewhat received little attention.

Extending social security and social insurance to the informal sector implies encouraging them to save and build their resilience to future shocks and risks. This will complement government's efforts in reducing poverty and vulnerability as well as bridging inequality gap. These efforts of providing access of social security and social insurance (SS&SI) to ISWs could also provide the basis on which the workers can plan their retirement and also serve as indemnity for workers who become disabled or the families whose breadwinner dies among others. The provision of social protection services to the informal sector workers can help them to realize the Ghanaian social protection floors which aimed at securing the wellbeing throughout the life cycle.

PURPOSE, OBJECTIVES AND EXPECTED RESULTS

The purpose of the study is to provide empirical evidence upon which the agenda for increasing access to SS&SI for the informal sector would be built and pursued. The primary objective is to identify the various categories of ISWs and their characteristics, assess existing SS&SI schemes, mode of operation; patronage and their effectiveness and make policy recommendations.

Specifically, the study seeks to:

1. Make an inventory of current SS&SI that are targeting the informal sector workers, roles of respective institutions providing the services, the areas of coverage, relevant policies, decision-making structures and processes utilized by each intervention/institution, including partnerships and/or engagement with other actors.
2. Conduct a detailed assessment of the existing Ghana's SS&SI schemes including extent to which ISWs are reached, mode of collection and its design features and their effectiveness in increasing ISWs access to SS&SI.
3. Establish a working definition of people classified as informal sector workers and identify types of informal sector employment, the profile of workers; the working conditions and the gaps to be filled

to enhance conditions of service and further capacity required. Understanding the level of resilience required by the various categories of ISWs will be an important factor to designing tailor-made interventions to suit their needs.

4. Assess the preparedness of ISWs to be enrolled and contribute to SS&SI schemes; the preferred methods of payments as well as benefit packages expected from the schemes.
5. Identify the barriers that hinder the ISWs to be contributors of SS&SI schemes. and establish ways to rope in new contributors.
6. Make policy recommendations to guide the development and implementation of SS&SI schemes for the informal sector.

The Consultant(s) will be required to develop a detailed methodology to undertake this assignment during the inception stage of the study. It is however expected that the methodology will include both quantitative and qualitative. The data will be collected among others, from demand side actors or beneficiaries, supply side actors, influencers and key decision makers. The assignment will be guided by a steering committee that will be formed for the purpose of this study.

TASKS, DELIVERABLES, TIMELINES AND PAYMENT SCHEDULE

Specific Tasks

1. Develop a detailed inception report and work plan in close consultation with designated SPD staff and key partners. The inception report will clarify and refine the overall approach, methodology and timing for the study.
2. Develop guidelines on the study design, implementation, analysis, and communication.
3. Develop data collection tools and protocols.
4. Participate in an inception meeting with MOGCSP and key stakeholders (to be organized by SPD).
5. Collect quantitative and qualitative data, including reviews of secondary information, focus groups and key informant interviews.
6. Prepare reports as documented in deliverables below.
7. Revise reports and recommendations following feedback from Steering Committee
8. Make policy recommendations and key advocacy messages to engage key stakeholders on extending social protection schemes to the informal economy.
9. Develop policy briefs (not more than 5 pages) for advocacy and stakeholders' engagement.

Flowing from the task to be performed, the following deliverables, timelines and payment schedules are presented below:

Key deliverables	Timeline	Payment Schedule
Submission of inception report, following initial consultation with stakeholders, proposing strategy for conceptualization of the task and overall implementation plan, including details on the objectives, methodology, analytical framework as well as timelines for completion of service.	Two weeks after signing of contract	10%
Pre-field work report including findings from desk review, research strategy, and tools/instruments for data collection (for both key informant interviews and for vulnerable populations), and strategy and content for enumerator training as well as obtaining an approved ethical clearance for the data collection instruments.	4 weeks after inception report	20%
Submission of draft study report for review by technical steering committee. Present draft report for validation in the stakeholders meeting; participate in at least one or two dissemination events to share findings and products from the study.	12 weeks after submission of pre-field work report	50%
Final report on scoping of the status of SS/SI in the informal economy following review	4 weeks after dissemination event	20%

Key deliverables	Timeline	Payment Schedule
<p>and validation workshops with stakeholders. The report should incorporate feedback from the validation meeting and should include proposals and recommendations to inform policy decisions for extending SS/SI into the informal economy/sector. Include a PowerPoint presentation on key findings and recommendations and a policy brief (max 5 pages)</p>		

REQUIREMENT FOR QUALIFICATION

A reputable research institution with the demonstrable background and experience in social protection and social insurance/security instruments. The lead consultant must possess the following:

- Should have at least 10 years of professional experience in social protection and a demonstrated track record of conducting similar study.
- Should hold an advanced degree (i.e., PhD) in the field of social or economic policy, organization development, development studies or a related field.
- Strong research and report writing skills are essential for this consultancy.
- Demonstrable experience in using mixed method research approaches and analysis. Administering key informant interviews and focus group discussions with vulnerable populations in Africa, specific experience in Ghana is a plus.
- Knowledge of social inclusive approaches, Vulnerability and an understanding of the labour market dynamics or trends of Ghana's social protection sector will be an asset.
- Should demonstrate and have understanding and knowledge on social security schemes and informal economy.

REPORTING REQUIREMENTS

The Consultant will report to the Director of the Social Protection Directorate of the Ministry of Gender, Children and Social Protection (MoGCSP). A technical steering committee (comprising the MoGCSP, relevant Government Institutions, Experts and Development Partners) would be responsible for reviewing and providing input into the deliverables (i.e., draft and final products) by the consultant.

ALL REPORTS AND SUBMISSIONS MUST BE PRESENTED IN ENGLISH.

Location and Duration

The total effective work time under this assignment is 22 weeks (5 and half months). The assignment is expected to commence in August 2023 and end in November 2023.

Specific deliverables and timelines are provided in the schedule above.

The location of the assignment is Ghana.

Field visits are expected for this assignment to different regions within Ghana. The team would travel to areas within and outside Accra for field work as per methodology and tools finalized for this assessment. All travel costs should be planned properly in the technical proposal and included in the financial proposal. The consultants will not be entitled to payment of overtime. All remuneration must be within the contract agreement. No field visit can take place before the approval of the inception report.

The detailed Terms of Reference for the various positions can be obtained at the address given below.

EXPRESSION OF INTEREST

The Ministry of Gender, Children and Social Protection has received financing from the World Bank towards the cost of the Ghana Productive Safety Net Project 2 (GPSNP 2), and intends to apply part of the proceeds for consulting services.

The Ministry of Gender, Children and Social Protection (MoGCSP) now invites eligible Individual Consultants to indicate their interest in providing the Services. Interested Consultants should provide information through their Curriculum Vitae and other means, demonstrating that they have the required qualifications and relevant experience to perform the assignment. The selection will be carried out through open competition among qualified shortlisted individuals and in accordance with Section VII paragraphs 7.36 and 7.37 of the World Bank's Procurement Regulations dated July 2016, revised in November 2017 and August 2018. The Consultants having the required experiences and competencies relevant to the various positions shall be assessed and compared using weightings.

Further information can be obtained at the address below during office hours (i. e. 8:00am to 5:00pm).

Expression of interest must be delivered in a written form to the address below in person or by mail and clearly marked "**Ghana Productive Safety Net Project 2** - *(insert name of position applying for)*" by **4:00pm on Friday, 5th January, 2024**.

The Chief Director
Ministry Of Gender, Children and Social Protection
P. O. Box MBO 186
Ministries Accra, Ghana
Tel: (+233) 0302 688181/0302688187/0302688184
Email: info@mogcsp.gov.gh

Attention: Head, Procurement and Supply Chain Management Unit, Room 213, MoGCSP

Tel: 0242887675

Only short-listed individuals will be contacted.

NOTE

MoGCSP reserves the right not to hire for the position(s) if it determines that a candidate suitable for the position(s) was not identified. For such an event the position(s) so affected will be re-advertised.