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**INTERNATIONAL DEVELOPMENT ASSOCIATION
COUNTRY ASSISTANCE STRATEGY PROGRESS REPORT
FOR THE
REPUBLIC OF GHANA**

March 1, 2010

**World Bank
West Africa Country Department 1**

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Date of Last CAS

May 31, 2007

CURRENCY EQUIVALENTS

(As of February, 2010)

US\$1=9,256.70 GH¢ (1.4198)

FISCAL YEAR

(January 1- December 31)

ABBREVIATIONS AND ACRONYMS

AAA	Analytical and Advisory Assistance
AfDB	African Development Bank
AgDPO	Agriculture Development Policy Operation
BOP	Balance of Payment
CAADP	Comprehensive Africa Agricultural Development Program
CAS	Country Assistance Strategy
CBT	Competency based Training
COSO	Committee of Sponsoring Organizations of the Treadway Commission [internal control standards]
CPPR	Country Portfolio Performance Review
DNIDA	Danish Agency for International Development
DPL	Development Policy Operation
DP	Development partners
EACC	Economics of Adaptation to Climate Change
EITI	Extractive Industry Transparency Initiative
EdSeP	Education Sector Project/Program
EFA	Education For All (TF)
EMCBP	Economic Management and Capacity Building project
EPA	Environmental Protection Agency
FOI	Freedom Of Information (bill)
GEDAP	Ghana Energy Development Access Project
GDP	Gross Domestic Product
GEF	Global Environment Facility
GFDRR	Global Facility for Disaster Reduction and Recovery
GIFMIS	Ghana Integrated Financial Management Information System
GFS	Government Finance Statistics
GNI	Gross National Income
GPRS	Ghana Poverty Reduction Strategy
GOG-DP	Government of Ghana-Development Partners
GSS	Ghana Statistical Service

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HIPC	Highly Indebted Poor Countries
ICT	Information and Communication Technologies
IDA	International Development Association
IDF	Institutional Development Fund
IFC	International Finance Corporation
IMF	International Monetary Fund
JICA	Japan International Cooperation Agency
LAP	Land Administration Project
LEAP	Livelihood and Economic Advancement Program
MDBS	Multi Donor Budget Support
MDG	Millennium Development Goals
M&E	Monitoring and Evaluation
MDRI	Multi Debt Relief Initiative
MIGA	Multilateral Investment Guarantee Agency
MMDAs	Metropolitan Municipal District Assembly
MSME	Medium and Small Enterprises (initiative project)
MTDF	Medium Term Development Framework
NHIS	National Health Insurance Scheme
NREG	Natural Resources and Environmental
ODA	Overseas Development Aid
PAF	Performance Assessment Framework
PFM	Public Financial Management
PPP	Purchasing Power Parities
PRGF	Poverty Reduction Grant Facility
PEFA	Public Expenditure and Financial Accountability
REDD	Reduction of Emissions from Deforestation and Degradation
RELC	Research Extension Liaison Committee
SLM	Sustainable Land Management
SWAp	Sector Wide Approach
WAAP	West Africa Power Pool

	IBRD	IFC
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Country Assistance Strategy Progress Report for the Republic Of Ghana

1. Introduction

1. **This Country Assistance Strategy Progress Report assesses implementation of the Bank's FY07-11 CAS at mid-term.** The CAS was aligned with Ghana's Growth and Poverty Reduction Strategy (GPRS II) and the priorities identified by the Government of President Kufuor. It had three broad objectives, to: (i) sustain economic growth of at least 6 percent per year; (ii) surpass the Millennium Development Goal of halving poverty to 26 percent during this CAS period; and (iii) start to reduce inequalities. The CAS was aligned with sector specific results that contribute to the country's results matrix under the three pillars of: (i) raise private sector competitiveness, (ii) improve human development outcomes; and (iii) strengthen governance. The CAS was presented in two parts with the joint development partners assistance strategy (G-JAS) presented as Part I and the World Bank strategy as Part II.

2. **The objectives of the CAS remain relevant but the original lending strategy requires significant modification to respond to the new administration's priorities, as well as an evolving country context, namely large macro-economic imbalances and the discovery of oil and gas.** In addition, the resources allocated to Ghana, under IDA 15, were significantly higher than predicted when the CAS was prepared.

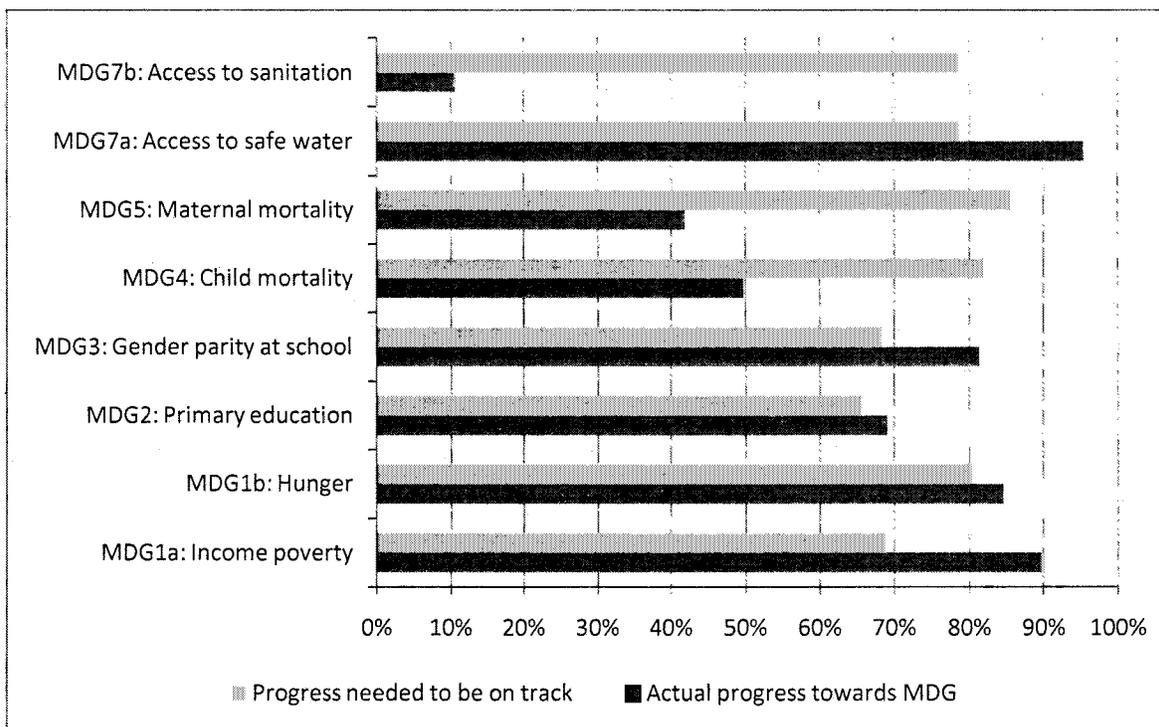
2. Economic and Policy Developments

3. **Building on earlier macroeconomic stabilization efforts, economic growth accelerated in 2007 and 2008.** The year 2006 marked the end of the International Monetary Fund-backed stabilization program, and the successful completion of the Multi Debt Relief Initiative (MDRI) and Highly Indebted Poor Countries (HIPC) debt relief initiatives, which provided considerable fiscal space. One year later, the external budget constraint was further relaxed by accessing the international financial markets¹. As a result, government expenditures grew rapidly, from 31 percent of GDP in 2005 (and an average of 30 percent between 2000 and 2005) to 42 percent in 2008. This expansion was used to support MDG-related programs (in education and health notably), and to close the infrastructure gap, especially in electricity generation capacity. After several years of public wage containment, the civil service wage bill also rose rapidly, reaching 11.3 percent of GDP in 2008, up from 8.5 in 2005.

4. **Economic Growth and fiscal expansion allowed significant progress towards the MDGs.** Available data by mid-2009 suggest that Ghana is on track to meet income poverty, hunger, primary completion, gender parity at school and access to water goals. While health goals are still off-track, progress recorded over the period 2003-8 was, nevertheless, impressive most notably with a large decline in under-5 mortality rate. In contrast, progress on access to improved sanitation remains disappointing.

¹ In November 2007, Ghana issued successfully US\$750 million worth of Eurobonds (5 percent of GDP).

Figure 1: Ghana's Progress towards MDGs



5. **While growth was pro poor overall in Ghana in the last two decades, inequalities were not reduced and disparities in North-South poverty have risen.** Most of Ghana's growth and poverty reduction has been located in the South while in contrast, the North recorded slow growth and no significant poverty reduction, despite some progress in education and health. As such, poverty alleviation and growth efforts will now need to focus much more on Northern-specific problems. Without a spatial focus, poverty could be broadly eliminated in the South by 2030 but two fifths of the Northern population would still be poor. Global warming complicates the challenges of the fragile Savanna ecological zone of the North, increasing climatic variability, and providing additional sources of vulnerability for the poor.

6. **In recent years, accelerated economic growth did not reflect a major improvement in productivity.** Economic growth rose to 6.3 percent between 2006 and 2008, up from 5.4 percent between 2001 and 2006. In retrospect, this acceleration can be related to demand pressures stimulated by expansionary fiscal policies, increased external support, rising remittances, positive terms of trade, and optimistic expectations related to the discovery of oil. Doing business slightly eased but did not suffice to offset growing syndromes of Dutch Disease and related low external competitiveness. Following some improvements in ease of doing business rankings in 2006 and 2007, Ghana saw its relative position deteriorate in 2008 and 2009.

7. **A series of shocks in 2008 exacerbated the unsustainable nature of the development path and underlined the need for better control systems, as well as greater transparency and accountability of the executive.** Rapid fiscal expansion in 2007 and especially in 2008 coincided with a sudden closure of access to international capital markets in September 2008 and, as a result, the Ghanaian economy was hit hard by the combination of a widening current account deficit and a contracting capital account. Fiscal expansion was partly the result of a combination of important exogenous shocks, including an energy crisis in 2006, floods and droughts in late 2006, and the rise in world oil and food

prices in 2008, prompting the Government to reduce the pass-through to consumers through higher subsidies and lower taxes. By end 2008, the current account deficit rose to 18.7 percent of GDP, and the fiscal deficit to 14.5 percent – and actually more if the large expenditures arrears, accumulated in 2008, are accounted for. This sudden and unexpected downturn coincided with the election of a new Government which had to embark on a multi-year fiscal stabilization plan, with the support of international financial institutions. In doing so, it is facing the challenge of balancing the need to deliver on campaign promises while committing to more prudent spending, in the context of a divided political arena where the ruling party holds a slim majority in Parliament. The new Government and civil society now recognize the need to improve transparency, executive accountability and oversight on public financial management systems to avoid fiscal recklessness going unchecked in the future and to turn the oil discovery into a blessing rather than a curse.

8. In 2009, the economy has started to show signs of stabilization, but challenges on the macroeconomic front remain substantial. Lower fiscal deficits, the depreciation of the Ghana Cedi, low oil prices, high gold and cocoa prices, and good rains all contributed to stabilize the economy. By midyear, the exchange rate began to stabilize (after a fall of 50 percent against the US dollar), and inflation started to decelerate. The fiscal deficit and Balance of Payments deficits closed the year lower at 10 and 12 percent of GDP respectively. But the disclosure of unexpectedly high public expenditure arrears, accumulated during 2008, and the weak financial situation of several commercial banks and energy-related state-owned enterprises imposed additional constraints to the medium term macroeconomic targets adopted just months earlier². The 2010 budget, which was submitted to Parliament in November 2009, revised the fiscal deficit target, initially envisaged at the signature of the Poverty Reduction Grant Facility (PRGF) at 6 percent of GDP, upwards to 7.5 percent of GDP. The target of increasing revenues by about 4 percent GDP will be challenging and it is still unclear to staff how this target would be met.

9. The arrival of oil in 2011 provides both important opportunities, but also risks. Public expenditures are likely to rise even further, to well above 40 percent GDP, and this brings more to the fore the challenge of improving the quality of expenditure. There is a clear recognition of the need to pursue stabilization efforts over several years, while encouraging growth through supply-side reforms (productive infrastructure, agricultural modernization, private sector development). Oil revenues are projected to start flowing in 2011 and could be instrumental in supporting a new growth agenda. Efforts are ongoing to ensure a developmental use of oil revenues through sound legislation and strong institutions that ensure an effective, transparent and accountable use of these new resources. But pressures to increase public wages and subsidies, as well as existing structural inefficiencies if left unattended, would lead to use oil revenues for consumption rather than to finance much needed investments. There is also an urgent need to improve the quality of spending, including a better targeting of programs meant to support the poor, to strengthen the management and control systems, and to improve the effectiveness of public servants. Improving stabilization efforts in the face of volatile oil revenues is also key since a return to a cycle of boom and bust would have negative implications for social cohesion and growth. In addition, the likely appreciation of the real exchange rate and the related risk of lost agricultural competitiveness are significant, and would reduce the potential for poverty alleviation through the modernization of agriculture. To mitigate these risks, policy-making and public expenditure management will have to improve substantially. The role of civil society in influencing policy and in shaping well informed developmental debates, as well as tracking actions, has thus become more crucial, and underlies the importance of access to timely and unbiased information on public spending and developmental results.

² The review at Parliament in August 2009 of the budget 2009 execution at mid-year revealed a stock of outstanding public expenditure arrears and commitments largely exceeding that budgeted (US\$ 1.2 billion or 7.9 percent of GDP, against 2.5 percent budgeted).

3. Progress towards CAS Outcomes

10. **Progress towards the CAS outcomes has been largely positive, with notable advances in agricultural crop production, natural resources governance, land management, household electrification, ICT, primary education completion, social protection, and safe water supply.** Weaker progress was registered in private sector development, transport, health, and public sector. Overall, out of a total of the 28 indicators selected to measure progress towards achieving the CAS objectives, approximately 70 percent show good progress, with 36 percent of the indicators having already reached their target. The picture with regard to the milestones appears less positive but this reflects the weak alignment between milestones and CAS outcomes rather than lack of progress. The World Bank's program has provided the bulk of its support for Pillar 1 (60 percent), with 35 percent of commitments for Pillar 2 and 5 percent for Pillar 3, which mirrors the distribution among pillars in the national budget. The results matrix summarizing progress made to-date is shown in *Annex 3; Appendix I* contains a detailed review of the specific progress made under each of the three pillars.

11. **Since 2006, the disbursement rate of the Ghana portfolio has steadily fallen and is now below the regional average, detracting from additional results that could be achieved.** A number of factors have contributed to the poor performance of the investment portfolio, including: (a) a high number of infrastructure projects, which are inherently slow-disbursing, amid slow procurement readiness and weak client capacities in disbursement planning and execution; (b) reliance of task teams on traditional, arms length supervision tools – with a view to mitigating Bank's exposure to reputational risks - rather than direct implementation support and capacity building; and (c) no project readiness filter. The long political transition has worsened the situation. The country team, and senior management, has raised this issue repeatedly with Government officials. A series of portfolio reviews with the relevant MDAs and the new Chief Director of the Ministry of Finance was carried out in early February and specific steps to improve project performance and overall portfolio coordination agreed upon. The decentralization of lead financial management and procurement staff also provides the necessary tools to help address this challenge. In addition, the management of social and environmental safeguards had also been weak, as reflected in two Inspection Panel cases. A work plan has since been in place to considerably strengthen the oversight of Bank policies.

4. Adjustments in the CAS and Progress Implementation

12. **While the overall objectives of reducing poverty and inequality set out under the CAS remain relevant, its content needs to be adjusted to the more difficult macroeconomic situation, the new administration priorities, and the discovery of substantial amounts of oil and gas.** The Ghana Poverty Reduction Strategy II, which ended in December 2009, is being replaced by a new Medium Term Development Framework 2010-2012. The updating of the national development plan provides the new Government with the opportunity to incorporate its own priorities into medium-term planning, while responding to the country's emerging priorities. While the forthcoming Medium Term Development Framework (MDTF) draws on the longer-term 2015 plan which was developed under the National Development Planning Commission (NDPC) in 2008, it gives additional weight to areas highlighted under the National Democratic Congress (NDC)'s manifesto, and in particular, good governance, water and sanitation, agriculture, and climate change. The new Government is also supporting a more spatial

approach to development planning as a means to addressing both lagging regions, especially the North, as well as promoting growth poles in areas with high potential, and in particular, the Western Corridor, the Accra plains, and Accra city. The development of the Western Corridor is also meant to ensure that local communities benefit from the discovery of oil. The development of the Accra Plains, and other areas, are being seen as a way of attracting commercial agriculture and improving agricultural productivity. Plans to improve the growth of Accra are undertaken with the view of promoting the city as a regional hub within West Africa, during the oil era. The public expenditure review, to be delivered in FY10, will support the NDPC in better costing sector interventions and, thus, producing a fully costed development strategy – something that has been missing in the past.

13. **The World Bank proposes to adjust its strategy accordingly with the addition of seven new instruments and the scaling up of four others.** These adjustments are made possible due to the larger than foreseen annual allocation of IDA resources for Ghana which has risen to US\$450 million per year. The new operations planned to respond to the administration new priorities are in oil and gas, commercial agriculture, fisheries, energy, water and sanitation, skills and technology, and statistics development. Two cross cutting issues are identified for mainstreaming going forward, namely social accountability and gender. The effort on regional integration will be intensified and efforts to start dealing with water resources development and climate change will be initiated. The Bank will reduce the number of sectors in which it operates with a view to becoming more focused on issues of comparative advantage relative to other development partners. A more strategic collaboration in agriculture, energy, and SME development is envisaged with IFC and MIGA.

14. **To ensure a smooth transition from IDA 15 to IDA 16 and deliver the large portfolio now under preparation during the remaining period of the present administration, it is proposed that the present CAS be extended to FY12.** A new CAS would be prepared towards the end of the present administration, ensuring some flexibility for the incoming administration. *Annex 1* provides a summary of the revised lending and non-lending deliverables with amounts already approved, under this CAS period, updated. Some pipeline projects may have to be moved further into the IDA16 period³. *Annex 2* provides a new results framework, drawing on lessons from the original CAS results matrix and selecting a more streamlined set of higher level results that can be directly linked to Bank interventions. This revision was carried out to take into account the adjustments in the CAS. At the same time, the quality of the matrix was improved by weeding out indicators that did not have baselines and/or those that failed to meet SMART criteria (specific, measurable, attributable, realistic and time-bound). All indicators are taken from the projects results frameworks, to reduce the reporting burden and ensure alignment between expected results and the portfolio.

15. **In order to respond to the new context, the new administration has requested additional, front loaded budget support, as well as an investment intervention in public financial management, as it aims to regain control over a difficult fiscal environment, as well as a scaled up social protection investment project to protect the poor from responses to this new context .** The World Bank has put together a large two-tranche budget support operation in FY09. Additional budget support credits are also foreseen for the first quarter of FY11 and for FY 12. While four different sector budget support operations were foreseen in the CAS, two have been delivered, and we propose to consolidate future plans so as to remain with two sector programs - one for agriculture, and one for natural resources, in order to reduce transaction costs. Overall, the share of budget support in new lending will remain roughly similar to what was foreseen in the CAS. In the future, after fiscal stabilization has been achieved, general budget support will resume regular, annual contributions of about US\$100 million,

³ All lending amounts in the text for FY12 are indicative and subject to IDA16 allocation.

while sector budget support will rise. These budget support operations will be informed by regular Public Expenditure Reviews (PERs), as well as the forthcoming poverty assessment. The PERs will shift to a more in-depth analysis of the budget at the sector level and the poverty assessment will focus on regional disparities, mirroring the Government's own interest in spatial development. Ghana has received US\$49m from the Crisis Response Window and this will be applied to the proposed Social Opportunities project (FY10) to support Government in establishing a more comprehensive social protection strategy while improving targeting in poverty spending, increasing access to conditional cash transfers nationwide as well as access to employment and cash-earning opportunities for the rural poor during the agricultural off-season.

16. **The World Bank is also responding favorably to the request for strengthening of budget control and financial management systems, through new investments in public financial management and budget systems, as well as support to other national stakeholders to create a more open environment for expenditure management.** The new administration has presented the underpinnings of a sector wide strategy - in the form of a Ghana Integrated Financial Management Information System (GIFMIS) Charter - for public financial management to development partners and has asked the Bank to rejoin this sector to provide international best practice and the needed financial resources. This support will take the form of an additional financing for the e-Ghana project to be presented to the Board in the fourth quarter of FY10, and is being done in coordination with support from DFID and the European Union. Combining revenue and expenditure systems within one project will provide a more coherent framework for budget management and ensure systems are well integrated. In addition, the World Bank is also supporting, through its budget support, a number of reforms related to transparency and accountability, including the presentation of Freedom of Information bill (FOI). A number of practitioner workshops have been organized to help Ghanaian civil society, journalists and parliamentarians learn from peers in other countries in areas such as institutional arrangements for implementing a FOI law, budget literacy for journalists, and the implications of the freedom of information bill for the governance of the oil and gas sector. The Development Dialogue Series, which is hosted by the Ghana Office, is providing a forum for more informed debates on the main issues of the day.

17. **The country team is responding quickly to the discovery of oil and gas in commercial quantities.** The front-loaded general budget support has helped lay out a legislative and policy agenda in the sector and the World Bank is providing technical support through analytical work on the potential impacts of oil and gas and helping government in the design of the new legislation. Along with other development partners, the World Bank is supporting the new administration in honoring its commitment to transparency and accountability in the oil and gas sector by adjusting the EITI institutional framework to the oil and gas sector (beyond mining). A non-lending advisory piece on the Western Corridor will provide support for the initial vision for a growth corridor in the Central and Western region and feed into the IDA capacity development operation for oil and gas. This credit, foreseen for FY10, seeks to develop Government's capacity to manage and oversee the new oil and gas industry, beginning with a government-led process that reaches out to all stakeholders in the design, implementation and oversight of new legislation, policies and institutions in the sector. The credit, thus, addresses government's commitment to good governance of the sector, through strong revenue management and transparency and accountability efforts. In addition, support for existing oversight institutions such as the EPA, Ministry of Energy will be provided. A proposed IBRD enclave loan⁴ to finance gas infrastructure that is crucial to Ghana's desire to profit from its newly found reserves is proposed in FY11. This loan would permit local gas to replace imported oil used for power generation, thereby saving significant foreign exchange resources and lowering the cost of electricity production. The World Bank Group is coordinating closely

⁴ Such an operation will be subject to the availability of appropriate credit enhancements for IBRD.

and developing a joint strategy for this sector, since IFC is already invested in two of the partners in the Jubilee oil field and has also signaled its support for the gas infrastructure.

18. **With the arrival of oil and gas, we are also considering extending the NREG development policy series, foreseen under the original CAS, to include the emerging policy and institutional reform agenda in the oil and gas sector.** The new series of development policy loans, planned to start in FY12, will focus on the whole value chain of natural resources, following up on reforms initiated under the first series of NREG, and building on the findings of the EITI++ scoping paper, finalized in August 2009. The scoping paper identifies a number of areas for policy and institutional support such as the strengthening of a new, independent regulator in the petroleum sector, better revenue management across extractive industries sectors, reforms to improve local content, and increased transparency and accountability through vertical, as well as horizontal mechanisms of accountability. It will also provide complementary support to the (new) investment operations in oil and gas, as well as the fisheries sector and the on-going and new land administration projects. A capacity building project for the oil and gas sector is also under preparation to improve the ability of the institutions involved in regulating, taxing, and developing skills in this sector.

19. **The Medium Term Development Framework and the Food and Agriculture Development Plan (FASDEP) and the action plan resulting from the recently hosted CAADP process, all illustrate the new administration's commitment to sustained agricultural growth.** This is timely given that the global food price crisis which negatively affected many net food consuming households whilst also reinforcing the prospects of Ghana as a regional food producer. In addition, the potential loss of competitiveness associated with the oil discovery is a real risk. The CAADP process in Ghana provides an impetus for refining the policy agenda and articulating a clear implementation strategy. In response, the Bank proposes to terminate the current series of agriculture development policy operations after the second operation and will immediately begin preparation of a new series. In addition to the budget support and the on-going and planned investments in land administration and fisheries, a new ambitious commercial agriculture operation is foreseen for FY11. This new operation will support private investment in commercial farming through the expansion of out-grower schemes linking small-holders with larger commercial enterprises and the expansion of irrigation schemes. This is seen as a sector for a joint strategy with IFC, which will contribute both advisory services and investments. IFC will continue to address the constraint of inadequate agricultural credit to the farming and agribusiness sector by Ghana's commercial banks. In FY2009, IFC entered into a partial risk sharing arrangement, with Standard Bank Ghana, to increase its lending to the cocoa sector by US\$30 million. IFC will look to expand and replicate this facility to other commercial banks and commodities. Also, IFC will support the efficient delivery by the private sector of key inputs, such as seeds and fertilizer.

20. **An ambitious reform program in the fisheries sector is also being developed and the Bank is proposing to support it through the new series of the West Africa Regional Fisheries Program in FY12.** The program aims at improving efficiency and sustainability by reduced marine overfishing and increase aquaculture in the Volta Lake. It also aims to build effective fisheries management capacity and to invest in value addition. The proposed project will complement the institutional reform agenda for fisheries, laid out under the agriculture development policy loan, with investments focusing on the strengthening of the country's capacity to sustainably govern and manage its fisheries, reducing illegal fishing, and increasing the scope, value, and profitability generated by fish resources.

21. **With future access to low cost gas and the recent progress in expansion of electricity generation capacity, Ghana proposes to greatly increase its electricity exports to neighboring countries and this paves the way for additional investments in regional and national energy projects.** As a result, the high voltage inter-transmission link with Burkina Faso, supported under the

proposed WAPP III, provides the physical means to achieve this objective while also benefitting Burkina Faso which currently depends on high-cost oil-based generation. At the national level, an additional financing of the Ghana Energy Development Access project (GEDAP) is foreseen to support the new administration in its desire to improve the quality of electricity supply in densely populated urban areas where rapid urbanization has led to a fast increase in demand, overloading the antiquated system. Under the existing GEDAP, a technical review of the partially completed public power plants, that used funds from the Eurobond, will be carried out, in association with IFC, with a view to finalizing them either as public private partnerships or as complete divestitures.

22. **With Ghana on track to meet the MDG on water, but woefully behind on sanitation, the new administration is keen to continue investments in water to keep up with the increasing demand, while providing the necessary support to address Ghana's poor standing in the area of sanitation.** As such, a new investment of US\$75m is being proposed under the Sustainable Rural Water Services Project. This project will include a community-based approach to both water and sanitation and will focus on a more sustainable approach to investments in the sector through fees and/or a transparent mechanism for subsidy, and maintenance schemes. The approach aims to promote a behavioral change in communities and to increase demand for sanitation, while providing some government support for the construction of sanitation facilities. The project will focus on three of the eight regions, with a view to influencing developments in the rest of the country in ways consistent with the emerging decentralized framework for service delivery. A new project (FY12, about US\$100 m) is also being prepared for **urban water and sanitation** that will provide support to low income peri-urban and urban communities that have historically lagged behind access to safe water supply and improved sanitation. The project will support private sector investments in water treatment possibly through Partial Risk Guarantee and MIGA guarantees, and public investment in sewage facilities and water connections to poor communities in the peri-urban areas, particularly in Accra. The project will also support the establishment of a national sector information system to track access to water and sanitation as well as the quality and sustainability of the services provided.

23. **The Skills and Technology Development Project, proposed for FY12, will respond to Ghana's low level of competitiveness that is attributed, in large part, to the low uptake of new skills and technology by the private sector.** The project will support the new administration's program to stimulate skills and technology-based development in key economic sectors. It will do this by establishing demand-driven institutional and financing mechanisms that support formal and informal training and development and adoption of new technologies. It will support collaborative projects between firms, universities, and research institutes to provide firms with appropriate technology, generate improvements in the quality of skills training through introduction of a national competency-based training (CBT) framework, and strengthen the role of the private sector in designing and executing training programs, in partnership with training providers. The project will build on lessons learned from earlier projects in this sector, including the Vocational Skills and Informal Sector Support project, which closed in 2001, and will address cutting issues relating to skills development activities underway in the SMEs, transport, agriculture, ICT, oil and gas, and fisheries sector, with support from other investment projects. It will be developed in close cooperation with other bilateral agencies including DANIDA, JICA, and others. The three main instruments to support private sector development: MSME, EMCB and LAP will have follow up operations when they expire in FY12.

24. **Finally, a new program of support for the Ghana Statistics Development Plan is envisaged for FY11 to provide more targeted support towards a results based approach to public policy formulation in Ghana.** This investment operation will continue to be supported by actions at the institutional level under general budget support, as well as through the Statistics for Results Facility Catalytic Fund and IDA. It will focus on modernizing and streamlining the Ghana national statistical

system so that it is sufficiently resourced in terms of human resources, as well as essential tools and infrastructure to provide reliable and timely statistics, in accordance with international standards. The program will help to address the underlying legal, policy and institutional issues affecting the ability of the Ghana Statistical Service (GSS) to produce good quality data. It will support GSS and the Ministries, Departments and Agencies to improve data development and management and ensure that adequate physical infrastructure and equipment are in place to enhance data production and dissemination. Efforts to increase the demand for data through strengthening government M&E systems will also be covered.

25. **In addition, to the proposed adjustments in the lending strategy to meet the country's new priorities, the AAA program also needs to adjust to the new economic and political environment.** During the first half of the CAS period, analytical and technical assistance efforts focused on private sector development, gender, growth, job creation, geographical disparities, public financial management and, more recently, oil. In the second half of the CAS and in order to support the new priorities identified above, the AAA program will focus on the strengthening of country systems and, particularly, public financial management and effectiveness, with country status reports on health and education and general public expenditure reviews. In addition, a poverty and social impact of electricity tariffs, commercial agriculture, the economics of adaptation to climate change, and social accountability will all feed into new lending opportunities. To increase the World Bank's capacity to adapt quickly to changing realities, the country team will increasingly resort to just in time policy notes to complement more formal and fully blown economic and sector work.

26. **In addition to these proposed adjustments to respond to an evolving country context, three operations, originally proposed under the CAS, are being scaled up and adjusted in order to respond better to the new administration's priorities.** The first project to finance capacity building for service delivery is now being prepared to support the new administration's ambitious reform program, led by the Ministry of Local Government and Rural Development. After a rich and inclusive national consultation process which culminated in mid January 2010, the new administration has announced plans to move towards a more decentralized framework for service delivery, with a reform agenda that includes political, fiscal and administrative devolution. The World Bank, has joined other development partners in the decentralization sector group to support Government in preparing a SWAp approach which will complement existing support from development partners, mainly in capacity building, with support for institutional and policy reform, as well as investments to attract and provide service providers at the local level with the necessary tools and systems for governance. The World Bank is preparing this new credit in close coordination with the European Union with a view to sharing preparation and supervision costs, as well as harmonizing support around this agenda. On-going health, education and water projects will ensure that communities continue to receive public services in these sectors, during this transition period.

27. **The second is an investment operation in social protection (foreseen in the CAS as a DPL), now proposed for the end of FY10.** This project will address regional inequalities by complementing existing social protection interventions with a labor intensive works program. It will also seek to strengthen the targeting and effectiveness of the main social protection programs in the country. The World Bank has been asked to come back into this sector, which it exited in 2004, to support government in better understanding how best to protect the vulnerable from a series of crises, target better social expenditures, and initiate a conditional cash transfer mechanism. The project responds to Government's new focus on lagging regions, with support for the development of needed small scale development infrastructure in the poorer parts of the country, with a special focus on the Savannah area in the North of the country. The project will also provide capacity building support to programs under the national social protection strategy, including the LEAP to improve their efficiency and effectiveness, following up on the recommendations of the poverty analytical work done in 2009.

28. **Third, the new administration has asked for scaled up support for the transport sector.** A new project which was presented to the Board in June 2009 was scaled up with an additional US\$125 million, to support the expansion of the national roads network, including in the Western corridor and Accra. This project will support Government in addressing the urgent need to provide adequate resources for road maintenance. The new administration also requested that additional resources be provided to the Department of Feeder Roads with a view to rehabilitating feeder roads critical to improving agricultural productivity. The Bank is working with the Department of Feeder Roads to find labor intensive solutions for road maintenance and thereby create jobs for the poor, while improving the quality of these roads.

29. **In addition to these proposed adjustments in instruments, the Bank is also proposing to mainstream good governance and gender.** The development of increased transparency and accountability in Ghana is an important principle in the administration of President Mills and the World Bank is proposing a number of initiatives, including increased transparency over its own portfolio through participatory monitoring of its own projects, starting with the water and sanitation sectors. The publication of ISRs in the future will facilitate the work of the country team in increasing the transparency and accountability of Bank investments. In addition to the support of more traditional, horizontal mechanisms of accountability through PFM systems and the auditor general, the Bank program is also proposing to support a variety of complementary, vertical accountability mechanisms. Under its front-loaded budget support, the Bank has supported the passage of the Freedom of Information act as well as the extension of the EITI principles to the oil and gas sector and will now provide technical assistance support to implementing this agenda – both with Government and citizens. In addition, a pilot of user scorecards undertaken in FY10, which establishes a baseline of user’s perspectives on a range of public services in Accra will be repeated and scaled up to new urban centers. The Governance Partnership Facility, which approved a Ghana proposal in January 2010, will support this mainstreaming of transparency and accountability agenda. The country team is also engaged in a rich, proactive external engagement strategy that aims to transfer knowledge to government and nongovernmental actors, promote issues-based public debate and provide fora for creating local consensus and coalitions in support of reforms.

30. **The CAS will seek to mainstream gender as a cross cutting issue.** In order to understand better gender differences in Ghana and assist government in developing the appropriate policy response to increase the economic empowerment of women, the Bank is in the process of initiating a number of new activities. First, the Ghana Gender Assessment is being updated in the forthcoming poverty assessment. Second, the Bank in coordination with MIDA and local partners will conduct a rigorous impact evaluation with gender differentiated analysis of the pilot land title registration currently taking place. Third, the Bank will support and evaluate a pilot financial literacy intervention for women, which will provide evidence on the returns to this kind of training and its potential complementarities with increased property rights. Fourth, as part of the forthcoming social opportunities project, the Bank will provide technical support to carry out a gender differentiated impact evaluation. Taken together, these activities will provide rigorous evidence over the coming years to assist government and development partners to make gender sensitive policies, particularly in the rural areas.

31. **In line with the Africa Region’s strategy of making Development Climate Resilient, going forward the CAS will initiate efforts to support climate change adaptation and mitigation.** The World Bank is undertaking a study on the Economics of Adaptation to Climate Change (EACC) to provide guidance on the adaptation required for Ghana in a 2010 to 2050 horizon to maintain projects economic growth. Natural risks and disasters are not new to Ghana, but will be exacerbated by the effect of climate change in the country, including frequency of severe weather events such as floods and droughts. An on-going Water Resources Management Note is being prepared to increase the team’s understanding of how to use water assets to improve the resiliency of growth. A GEF project will pilot the

use of small reservoirs, SLM, and high yield agriculture in the North, and will plan for a scaled up watershed management strategy in the future. The Bank will continue to be engaged in the climate change dialogue and disaster risk management in support of the Government's Natural Resources and Environmental Governance Program (NREG), as well as through the Global Facility for Disaster Reduction and Recovery (GFDRR). The Bank will also work with the country to position itself well in terms of current and future financing mechanisms, as they may become available. A review of Carbon Finance opportunities in Ghana, completed in FY10, showed that major opportunities exist in the Reduction of Emissions from Deforestation and Degradation (REDD), as well as in the avoidance of gas flaring, both of which will be supported in the future.

32. The Bank has been increasingly supportive of the regional cooperation agenda but needs to do more. There are a total of seven existing and planned regional projects in the areas of transport, energy, fisheries, and agriculture. We are also exploring new projects in ICT and Trade Insurance. Cooperation between CDs in West Africa is being increased to improve the quality of the portfolio, as projects status tend to adjust to the state of the weakest link. More importantly, there is a new push to use the emerging regional assets to improve regional trade, as a means to creating larger markets and, thus, improve efficiency and FDI, while lowering production costs. In doing so, the Bank will be working closely with ECOWAS, as well as key donors in the field such as the EC, USAID and DFID.

33. Going forward, the Bank is laying the foundation for improved disbursement rates and reduced disbursement lags, although sustainable improvements will require new government leadership in portfolio monitoring. The adoption of the following measures are proposed: (a) close follow up on specific steps agreed to in the CPPR and a system put in place to hold MDAs for low proactivity; (b) a more aggressive screening of project readiness with the use of Project Preparation Facility (PPF) to support implementation readiness of new projects entering into the pipeline; (c) increase the proactivity of task teams, including the disbursement team, in pursuing risk-based implementation and disbursement-related support for projects; and (d) adoption of report-based, rather than statement of expenditure-based, disbursement arrangements for most new operations, supplemented by client capacity enhancements by project launch. Since most projects in the portfolio have reached their third year of implementation, accelerating implementation and hence disbursements is key to ensure that closing date extensions do not become widespread.

34. Ghana is piloting government PFM and country procurement systems in line with the Board approval of pilots in 2005. The Bank has now carried out a formal assessment of the readiness of Ghana's country systems and is in the process of selecting investment projects for pilots. In the case of PFM, the conclusion of the draft assessment calls for further improvement of the government PFM systems and in procurement, while the formal assessment is still ongoing, the next steps will result in the identification of one pilot project with significant bidding through international competitive bidding, that would be done entirely through country systems without prior review by the Bank. This will take place in FY11.

35. Ghana continues to enjoy the support of a range of development partners, as well as nontraditional partners, and the Government of Ghana-Development partners (GOG-DP) relationship continues to evolve, as outlined in the new Aid Policy Paper. At present, official development assistance to Ghana (grants and loans) finances 24 percent of Government spending and will remain an important, but decreasing, proportion of revenue with the onset of oil. Non-traditional partners are also likely to take a more prominent role. A recent review of the Ghana Joint Assistance Strategy (2007-2010) finds that progress was made in a number of areas of harmonization but also underlined weak Government leadership, as well as low quality of dialogue between development partners and the Government, as areas of concern. A long-awaited Aid Strategy was presented in December 2009. It

commits the Government to a more active role in sector dialogue and acknowledges the need for a modified approach to general budget support that combines predictability with flexibility. In this context, a recent retreat of all the DPs providing multi donor budget support have agreed to open a flexible window for support during extraordinary times, while adding a more strategic level of dialogue to capture cross-cutting priorities that had been missing in the more technical, sector focused dialogue around general budget support to-date. This process was finalized at end January 2010 and has resulted in the significant strengthening of the Performance Assessment Framework (PAF), with support for on-going reforms in the areas of public financial management, public sector reform, protecting the poor from expenditure cuts and ensuring a solid revenue management framework for oil and gas. With this updating of the PAF, the Bank can now fully align its support through a harmonized process.

36. The World Bank is committed to the principles of harmonization through the decentralization of key staff and active participation, including leadership, in key sector working groups. At present, 60 percent of the Ghana portfolio is managed by staff based in country. We continue to move more staff to the front line and aim at managing 80% of the portfolio from the field by the end of the CAS period. The decentralization of staff has enabled the Bank to participate actively in all sector working groups where it provides support. Bank Staff now, more frequently, take on the leadership of sector groups. We presently lead the MDBS, energy, and oil sector groups, and until recently, the agriculture, water and sanitation and education groups. The Bank is the permanent co chair of the Heads of Mission group which brings the Ambassadors together and chaired the Heads of Cooperation Group for the first quarter of 2009. A strong partnership has been developed with the European Commission and the African Development Bank, under the Limelette agreement, with joint work in the area of country systems, budget support and infrastructure.

37. As a response to the recent joint review of the Ghana Joint Assistance Strategy and the World Bank's commitment to division of labor, the Bank is reviewing its participation in sector groups, with a view to reducing the number of sectors in which it participates and focusing on deepening its engagement in a more select number of sectors. *Annex 4* shows the World Bank's present sector participation as well as its exit and entry strategy of sector working groups in the future. The Bank has consulted broadly with other partners and, of course, Government and agreed that based on others' projected activities and the value added of the World Bank, a phased reduction of sector participation from 13 sector groups to 10 in 2010 and 8 or 9 in 2011 is possible. It has also paved the way for other development partners to present exit and entry strategies that will ultimately lead to a better planned shared staffing strategy among agencies. Of note, is that the Bank participation in the health sector which will be defined more narrowly around health systems finance, as long as project performance improves. There will be no new lending in basic education and under the private sector working group, we will rely much more on IFC, while focusing in the future on niche products such as skills and technology. In the medium term, the Bank will phase out of separate activities in environment and natural resources, instead mainstreaming our work in this cross cutting area in other sectors, such as energy, oil and gas. The Bank will rejoin the social protection and vulnerability sector group, at the request of government and other partners, to scale up initiatives financed until now on a smaller scale by other partners, and to provide the missing pieces of a more comprehensive approach to social protection. After initiating and even leading sector work in areas of country systems, such as monitoring and evaluation, and rejoining the public financial management group to support the present stabilization efforts, the Bank will exit and allow other development partners to provide continued support. Co-location with IFC, planned for around 2013, will facilitate the deepening of this partnership.

38. Risks and Opportunities. The Country Office recently undertook a COSO risk and opportunity assessment and this has provided the country team with an objective assessment of the operating environment for the proposed strategy. The exercise found a number of strengths in the operating environment, including a strong relationship with the client and donors, a cohesive country team and, in

general, adequate resources. A number of challenges and risks were also identified. In terms of the country context, these include: (i) the impact of the discovery of oil and gas on the Ghanaian economy; (ii) the mismatch between the expectations for the country program and the capacity of counterparts to deliver, and (iii) lingering negative, public perceptions about the World Bank's role. In terms of the internal World Bank environment, additional challenges identified include: (i) difficulty in securing key, specialized skills that are needed in the Ghana program; (ii) balancing implementation and drive for development results with internal controls and procedures; and (iii) the need for better cross sector collaboration with few incentives for this presently within the Bank's systems.

Annex 1: Active Portfolio and Revised Assistance Program

Sector/Pillar	FY09 Lending	FY09 AAA/non lending	FY10 Lending	FY10 AAA/non lending	FY11 Lending	FY11 AAA/non lending	FY12 Lending
Private Sector Competitiveness	Budget Support EGPRC (\$300m not \$100m) ⁵ NREG (\$10m, not \$3m) Investment Projects Small Towns Water (\$22m additional) Transport Sector (\$220m, not \$100m)	Investment Climate Assessment in Ghana Agriculture Sector Review	Budget Support Ag DPL II (\$2.5m, not \$1.5m, NREG 2 (\$10m, not \$8m) Investment Projects Oil and gas Cap Building (\$35m) Sustainable Rural Water Services (\$75m) E Ghana and PFM (\$40m) GEDAP AF (\$70m) Regional Projects: Abidjan-Lagos Transport & Transit Facilitation Project (\$40/60m) Africa Trade Insurance (\$10/20m)	Commercial Agriculture Notes Water Resources Policy Note Non Concessional Borrowing Poverty Assessment Targeting of Pro Poor Expenditures PSIA on Energy Tariffs Education Sector Strategy Science, Technology, and Innovation Policy (STIP) Review	Budget Support PRSC 7 (\$200m) AgDPL 1 (\$50m) Investment Projects Commercial Agric (\$100m) IBRD Oil and Gas Enclave (TBD)	ICT Review Economics of Adaptation of Climate Change Policy Note Western Corridor Study	Budget Support PRSC 8 (\$100m) AgDPL 2 (\$50m) Investment Projects Urb. Water and Sanit. (\$100m) LAP 2 (\$30m) MSME AF (\$30m) EMCBP AF (\$20m) Regional Projects: West Africa Power Pool 3 (\$25/\$60) W/A Fisheries (\$25/\$50)
Human Development		Job Creation and Skills Development TA	Social Opportunities Project (\$40m+\$49m from CRW)	Health Status Report Skills and vocational training			Skills and Technology (\$50m)
Good Governance and Civic Responsibility		External Review of Public Expenditure & Financial Management Oil Policy Notes		MDTF(\$7.2m)	Decentralization and Basic Services (\$100m) Stat Cap (\$30m).	PER Just In Time Policy Notes Water&Sanitation PEIR	EITI ++ (\$50)
IDA 15: 1,350m⁶	TOTAL: \$542m		TOTAL: \$345m		TOTAL: IDA \$480m IBRD Enclave: TBD		TOTAL: \$480m⁷

⁵ Numbers in brackets indicate amounts delivered under this Country Assistance Strategy.

⁶ Amounts in US dollars are calculated at 1SDR=US\$1.54 (as of February 15, 2010).

⁷ Amounts for FY 12 are indicative, subject to IDA 16 allocation.

Annex 2: Forward Looking Results Matrix: FY10-FY12

Country Long Term Strategic Development Goals	Major Issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Macro-economic stability				
<p>Macroeconomic stability for shared and sustained growth</p> <p>Access to Middle Income status by 2020</p>	<p>High and unsustainable fiscal deficit and public debt</p> <p>High inflation and interest rates</p> <p>Resource curse risks (political capture, real exchange rate appreciation, macroeconomic volatility) with oil and gas</p>	<p>Non-oil fiscal deficit is reduced from 10 % of GDP in CY 2009 to below 6% in 2012.</p> <p>Consumer price inflation rate is reduced from 19 % in 2009 to below 7 % in 2012.</p>	<p>PFM and hiring control systems in place for sound budget execution in 2011.</p> <p>Final cost-recovery plan for the energy sector adopted in 2010.</p>	<p>Ongoing (LEN/TF) Economic Governance and Poverty Reduction Credit (EGPRC)</p> <p>Planned (LEN/TF) Poverty Reduction and Support Credit 7 (PRSC7)</p> <p>IBRD Oil and Gas Enclave</p> <p>Oil and Gas Capacity Building Project</p>
Finance and private sector development				
<p>Reduce administrative and regulatory barriers including creating a business enabling environment for MSMEs</p> <p>Increase access to markets and market shares for MSMEs products</p> <p>Improved access to finance</p> <p>Increase the share of MSMEs contribution to growth in GDP</p> <p>Enhanced financial sector governance</p> <p>Explore PPP options for investment in transport infrastructure and services (single and multi-modal options)</p>	<p>Lack of access to long-term finance at competitive interest rates</p> <p>Limited or no access to overseas markets</p> <p>Low productivity at firm-level</p> <p>High cost of doing business</p> <p>Lack of entrepreneurial skills</p> <p>Poor and inadequate regulatory framework for developing PPP</p>	<p>Average number of days to register a business reduced from 33 days in 2009 to 28 days in 2012.</p> <p>% of private sector credit to local private enterprises from 66 % in 2008 to 70 % 2011.</p> <p>Growth in number of Rural Community Banks' deposit accounts from 3.0 million in 2009 to 3.1 million 2011.</p> <p>At least two MDAs submitted PPP proposals to fully operation PPP unit in MOFEP by 2012.</p>	<p>Action plans for reducing high cost of doing business prepared by 2010.</p> <p>Comprehensive Private Sector Strategy with particular focus on SMEs in place by 2010.</p> <p>Bank of Ghana compliant with applicable Basel Core Principles for banking supervision from 77 % in 2009 to 100% in 2011.</p> <p>100 % of Banks and NBFIs have on-site supervision from appropriate regulator within last 12 months compared to 100% of Banks and 86% of NBFIs in 2009.</p> <p>Recommendations and timelines for improvements to the legal and regulatory framework for PPPs agreed by Cabinet by 2010 and submitted to Parliament by 2011.</p>	<p>Ongoing (LEN/TF) Micro, Small & Medium Enterprises Project (MSME)</p> <p>Economic Management Capacity Building Project (EMCBP)</p> <p>PPIAF TF Phase I</p> <p>Planned (LEN/TF) West Africa Trade Insurance Project</p> <p>MSME – add.fin.</p> <p>EMCBP – add.fin.</p>

⁸ The Country Long Term Strategic Development Goals are based on the draft policy matrix for the Medium Term Development Plan 2010-2013. This is likely to be revised as the Medium Term Development Plan is developed. As such, the forward look results matrix will need to be reviewed and revised as necessary, once the final Plan is available.

Country Long Term Strategic Development Goals ⁹	Major issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Modernizing agriculture				
<p>Promote the efficient utilization of existing irrigation facilities especially in drought prone areas</p> <p>Apply appropriate agricultural research and technology to: -</p> <p>i) improve the effectiveness of RELCs and integrate the concept into the agric research system</p> <p>ii) ensure sustained funding of research</p> <p>Scale up credit support facilities as well as improve the cost, delivery and recovery of credit and expand maturity to cover the whole agricultural value chain</p> <p>Increase private investment in commercial farming, incorporating mechanisms for linking surround small holders to markets (e.g through out-grower schemes)</p>	<p>Inefficient utilization of existing irrigation schemes</p> <p>Seasonal variability in food supply and prices</p> <p>Low agricultural productivity and output due to over-dependence on rainfall</p> <p>Poor funding and coordination of agricultural research and low uptake of research findings</p> <p>Inadequate funding and commitment to agricultural research</p> <p>Limited access to agricultural finance</p> <p>Land, infrastructure and financing constraints discourage investment by domestic and international investors in commercial agriculture</p>	<p>Improved cropping intensity ratio in irrigation schemes from 0.85 in 2008 for formal schemes to 1.40 in 2010 and from 0.48 for informal schemes in 2008 to 0.72 in 2010.</p> <p>Increased yields in key staples by 12% by 2012, in relation to baseline, resulting from adoption of improved technologies - average yields for key staples in 2006 (mt/ha): Maize: 1.50, Cassava: 12.20, Rice: 2.00, Sorghum: 0.98, Millet: 0.83</p> <p>Increased proportion of formal sector credit going to agricultural sector from 4.3% in 2008 to 10% by 2010</p> <p>Progress made towards meeting NEPAD commitment by increasing the share of government spending to the agricultural sector by at least 2 percentage points by 2011 from a baseline of 3-7% in 2008⁹.</p> <p>At least 3 public private partnerships established to promote private investment in commercial farming (to include out-grower arrangements) by 2012.</p>	<p>MoUs signed between MoFA/ GIDA and WUJAs to devolve the management of irrigation schemes by 2010.</p> <p>Increased number of research proposals approved and subsequently funded by RELCs by 2010.</p> <p>Dissemination in Ghana of improved technologies from other countries benefiting from WAAAPP by 2011.</p> <p>For the NEPAD commitment, GoG to define the expenditure items to be included in the agriculture sector by 2010.</p> <p>Mechanism for public-private partnerships to facilitate private investment developed and published by 2012.</p>	<p><u>Ongoing (LEN/TF)</u> Economic Governance and Poverty Reduction Credit (EGPRC)</p> <p>Second Agriculture Development Policy Operation (AgDPO2)</p> <p>West Africa Agricultural Productivity Program (WAAAPP)</p> <p><u>Ongoing AAA</u> Commercial Agriculture Notes</p> <p>GFDR for Flood Management</p> <p><u>Planned (LEN/TF)</u> New series of Agricultural Development Policy Operations (AgDPLs 3-5)</p> <p>Poverty Reduction and Support Credit 7 (PRSC7)</p> <p>Commercial Agriculture Project</p> <p><u>Planned AAA</u> Western Corridor</p>

⁹ The baseline is derived from analytical work from IFPRI that gave options of what the figure would be depending on broad and narrow definitions of agriculture related expenditure. The baseline will be firm up once GoG defines the expenditure items to be included in the agriculture sector.

Country Long Term Strategic Development Goals	Major Issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Sustainable natural resources management				
<p>Ensure sustainable forest management through enforcement of existing Forest Law, and the legality assurance scheme under the Validation of Legal Timber Program</p> <p>Enhance the policy and regulatory framework and effective co-ordination among key government agencies</p> <p>Address social issues in the mining communities</p> <p>Strengthen the mining fiscal regime</p> <p>Initiate measures toward minimizing the impact of climate change/variability</p> <p>Build capacity and provide legislation in the application of Strategic Environmental Assessment (SEA) tool in the planning process.</p>	<p>Degradation of the nation's forest</p> <p>Weaknesses in the legal framework and sustainable use of forest and wildlife resources and pressures to maximize profits.</p> <p>Timber revenue collection targets not achieved</p> <p>Inadequate scrutiny and collaboration among relevant agencies on mining sector revenue collection</p> <p>Weak institutional and regulatory framework for natural resource management and environmental governance</p> <p>Lack of awareness on climate change and its impact</p>	<p>75% of all timber exports verified as legal¹⁰ by 2011.</p> <p>Improved mining sector revenue collection, management, and transparency as evidenced by: (a) fiscal model applied to six mines, resulting in improved overview of revenues due to the Government of Ghana and a reduction of the "revenue gap" difference between paid amounts and amounts actually due) by 2012.</p> <p>National environmental assessment system (EIA and SEA) institutionalized and consolidated by 2012</p>	<p>Pilot of Wood Tracking initiated with 3 companies by 2010.</p> <p>Issuance of the 1st Forest Law, Enforcement, Governance and Trade (FLEGT) License by 2010.</p> <p>Legislation to support implementation of financial framework for secure and predictable financing for the Forestry Commission approved by 2010</p> <p>Implementation of guidelines with annual tracking mechanisms to include social conflicts by 2010.</p> <p>Mining Revenue Task Force action plan under implementation, including collaborative pilot audit and application of fiscal model to two mines by 2011.</p> <p>Adaptation climate change strategy submitted to Cabinet in 2009 and mitigation strategy approved by Cabinet in 2010.</p> <p>SEA on oil sector prepared by 2011.</p> <p>Plan for rationalization of the marine fishing fleet submitted to Cabinet by 2012.</p>	<p>Ongoing (LEN/TF) Natural Resources and Environmental Governance Development Policy Operation II (NREG) EIT/++ TF</p> <p>Planned (LEN/TF) EIT/++ Development Policy Lending Oil and Gas Capacity Building Project</p> <p>Regional Fisheries Project</p> <p>Planned AAAA Economics of Adaptation of Climate Change Policy Note</p>
Land administration				
<p>Ensure an efficient land administration system</p> <p>Ensure the drafting and passing of a coherent and modernized legal framework for land use planning</p>	<p>Inefficient land delivery of land administration services</p> <p>Redundant, obsolete and inconsistent laws with new policy directions</p>	<p>Turnaround time for registering titles reduced from 17 months in 2007 to less than 6 months by 2010.</p> <p>Land laws consolidated and harmonized with customary land practices by 2011.</p>	<p>Simplified and improved deeds registration system developed by 2010.</p> <p>The Lands Bill passed by 2010.</p> <p>Legislative instruments prepared for the Lands Bill by 2011.</p> <p>Land use plans prepared for at least 2 regions by 2012</p>	<p>Ongoing (LEN/TF) Land Administration Project I</p> <p>Planned (LEN/TF) Land Administration Project II</p>

¹⁰ Establishment of baseline values is planned for 2009.

Country Long Term Strategic Development Goals ⁵	Major issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Energy				
Rehabilitate and expand energy infrastructure to ensure adequate and reliable supply	Inadequate energy infrastructure to support the delivery of modern energy services	National household electrification rate is increased from 58 % in 2009 to 63% in 2012.	Electricity Financial Recovery Plan approved by Cabinet in 2010.	Ongoing (LEN/TF) Energy Development & Access Project (GEDAP)
Facilitate the upgrading of the Transmission and Distribution System	Inadequate grid electricity network and distribution losses	Losses in ECG energy distribution are reduced from 23 % in 2009 to 19% in 2012.	Disbursements for GEDAP in excess of \$40m per year (2010 and 2011). Replacement of 50,000 old credit meters by prepayment meters per year (2010 and 2011).	West Africa Power Pool Project ¹¹ I and II (WAPPP) EITI++ Trust Fund
Increase access of the poor and vulnerable to modern forms of energy through the extension of national electricity grid	Over-dependence on few sources of energy and the neglect of potential indigenous sources	15,000 rural households to access solar lighting by 2012 (0 rural households have access in 2009).	Consultations on and adoption of oil and gas regulatory and revenue management frameworks by 2010.	Ongoing AAA Oil Policy Notes PSIA on petroleum pricing
Promote the development and use of renewable energy resources and facilitate the preparation of the renewable energy bill	Under utilization of alternative sources of energy	ECG bill collection efficiency is increased from 88 % in 2009 to reach 92 % by 2012.	Transparent oil and gas regulatory and fiscal frameworks in place by 2011.	Planned (LEN/TF) IBRD Oil and Gas Enclave
Improve power sector financial performance in line with the comprehensive Financial Recovery Plan	Weak capacity of the energy regulatory institutions to enforce compliance	Extension of EITI principles to the oil and gas sector by 2011.	Passing of the Oil Revenue Management Bill by 2010.	Oil & Gas Capacity Building Project
Strengthen the energy regulatory institutions	Weak human resource capacity to support the energy sector	Establishment of new Petroleum Regulatory Authority 2011.	Contract signature for pricing quantity of electricity agreed between Burkina Faso and Ghana by 2011.	West Africa Power Pool III (WAPPP) Energy Development & Access Project – add. fin. (GEDAP)
Institute legislation on the use of the expected oil revenue and develop an effective framework for managing and deriving the maximum benefit from the oil and gas industry	Lack of petrochemical industry to support the new oil and gas industry	Quantity (MW) of electricity traded between the WAPP “Zone A” increased from 0 to 200 CEB, 70 CJE, 70 NEPA, 80 VRA by 2012.		EITI ++ Development Policy Lending
			Customary boundaries demarcated in at least 2 regions by 2012.	

¹¹ The results matrix will be revised as part of the project restructuring. CAS outcome and milestones will be included once the restructuring is finished.

Country Long Term Strategic Development Goals	Major issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
ICT				
<p>To leverage ICTs in achieving the country's objectives of diversified economic growth, increased competitiveness and transparent, accountable and efficient government</p>	<p>High cost of international connectivity Lack of robust backbone infrastructure Lack of comprehensive policy and legislation to reduce risk of investment and limited policy implementation capacity Limited human and physical infrastructure to promote ITES Slow uptake of e-govt applications</p>	<p>Increased employment in the ICT/ITES sector from 3,050 new jobs in 2009 of which 1,773 held by women to 6,000 in 2012 of which more than 3,000 held by women. Increased export led revenues in the ICT/ITES sector from 60 mill USD in 2009 to 90 mill USD in 2012.</p>	<p>E-legislation developed: i) Data Protection Legislation, ii) Intellectual Property Legislation, iii) Cybercrime and Cybersecurity by 2010. 1,000 agents Trained for BPO/ITES by 2011. One Business Incubator selected and operational by 2010.</p>	<p>Ongoing (LEN/TF) eGhana Project Planned AAA ICT Development Policy Note</p>
Transport				
<p>Improved accessibility of population, production and tourism Close strategic gaps in infrastructure Implement Bus Rapid Transit project Improve access to regional markets Enhance efficiency and accessibility of national markets Remove institutional and legal bottlenecks Accelerate integration with regional and sub-regional states</p>	<p>Uneven access to transportation Poor road infrastructure Congestion of roads in urban areas Unintegrated approach to transport planning and development Incomplete implementation of regional transit agreements Weak transport sector service providers Inefficient customs procedures Poor interconnectivity between the country customs systems</p>	<p>Average travel time by bus on Bus Rapid Transit System pilot corridor improves from 65 minutes in 2007 to 40 minutes by 2012. 1. Average transit time for imports moving by containers from the exit at the Port of Tema to Ouagadougou decreases from 7 days in 2007 to 6 days in 2012. Percentage of road in good condition (International Roughness Index (IRI) <4.5) on the Tema -- Ouagadougou portion of Corridor is increased from 50% in 2007 to 80% in 2012.</p>	<p>Registration of bus and minibuses in place by 2010. Construction of 5 km dedicated bus lanes in Accra by 2011. Electronic transmission of transit documents system in place at Burkina Faso's and Mali's customs by 2011.</p>	<p>Ongoing (LEN/TF) Transport Sector Project (TSP) Urban Transport Project (UTP) Community-based Rural Development Project (CBRDP) West African Transport and Transit Facilitation Project (WATTFP) Community-Based Rural Development Project (CBRDP) Ongoing AAA Skills and Vocational Training Policy Paper Planned (LEN/TF) Lagos-Abidjan Transport & Transit Facilitation Project (LATTFP)</p>

Country Long Term Strategic Development Goals	Major Issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
<p>Ensure the reduction of HIV/AIDS/STI/TB transmission, ensure its proper management and promote healthy lifestyles</p> <p>Improve access to antenatal service to ensure favorable birth outcomes and reduce child and maternal mortality</p> <p>Intensify the use of insecticide treated bed nets</p> <p>Reduce out-of-pocket expenditures</p> <p>Review the National Health Insurance Scheme, streamline operations and ensure universal implementation.</p>	<p>High pressure on health care services and other scarce resources but low levels of overall health expenditure and inadequate social protection</p> <p>Lack of coordination on, and programmatic approach to, the health system and other areas e.g. education and district planning</p> <p>Identification of target groups and of targeted programs</p> <p>High infant and maternal mortality</p> <p>High morbidity and mortality from malaria</p>	<p style="text-align: center;">Health</p> <p>Infants born to HIV infected mothers who are infected reduced from 30% in 2004 to 15% in 2011.</p> <p>Proportion of children between 6 and 59 months of age who have received at least one vitamin A supplement in the last six months kept at the level of 80 % (2008 achievement) or above in 2011 and 2012.</p> <p>% of total health insurance (NHIS) claims that are processed and submitted for payment within 30 days increases from 40% in 2009 to 70% in 2012.</p>	<p>Pregnant women living with HIV who received antiretroviral to reduce the risk of MTCH increased from 36% in 2008 to 47.6% in 2010.</p> <p>Percentage of total national HIV/AIDS funds spent on prevention activities for selected vulnerable groups increased from 0.2% in 2004 to 10% in 2011.</p> <p>National Nutritional Policy drafted by 2009 and finalized by 2010.</p> <p>Actuarial analysis of NHIS carried out by 2010.</p>	<p><u>Ongoing (LEN/TF)</u> Multi-sectoral HIV/Aids Project (MSHAP)</p> <p>Nutrition and Malaria Project (NMP)</p> <p>Health Insurance Project (HIP)</p> <p><u>Ongoing AAA</u> Health Country Status Report</p> <p><u>Planned (LEN/TF)</u> Poverty Reduction and Support Credit 7 (PRSC7)</p>

Country Long Term Strategic Development Goals ²	Major Issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Education				
<p>Improve equitable access to, and participation and completion in, quality education and training at all levels</p> <p>Improve quality of teaching and learning, management efficiency and relevance of post basic education</p>	<p>Geographic and gender disparities in access to education</p> <p>Poor condition of basic school infrastructure</p> <p>Inadequate supervision of schools</p> <p>Poor condition and public perception of TVET infrastructure</p> <p>Weak linkage between tertiary/TVET education and industry</p>	<p>Primary completion rate in deprived districts increased from 81.5% in 2009 to 90.7% in 2012.</p> <p>Teacher absenteeism reduced from 27% in 2005 to 20% in 2012.</p> <p>Council for Technical, Vocational, Education and Training established by 2012.</p>	<p>Reviewed list of deprived districts (currently 53) based on EMIS 2009/2010.</p> <p>Regular learning assessment at basic level implemented, i.e. NEA, SEA.</p> <p>Pilot the Open Report Card System of teacher attendance by 2010.</p> <p>Review the official leave policy and conditions of service of teachers by 2010.</p>	<p><u>Ongoing (LEN/TF)</u> Education Sector Project (EdSep)</p> <p>Education For All – Fast Track Initiative (EFA FTI) III</p> <p>Poverty Reduction and Support Credit 7 (PRSC7)</p> <p>Community-Based Rural Development Project (CBRDP)</p> <p>Ongoing AAA Education Country Sector Report (CSR)</p> <p><u>Planned (LEN/TF)</u> Skills Development and Technology Project</p>
Water and Sanitation				
<p>Improved access to water for drinking, energy and agriculture</p> <p>Better coordination among ministries</p> <p>Effective monitoring in the water sector</p> <p>Improvement in the operation of existing facilities and the replacement of assets at the end of their useful life</p>	<p>Lack of access to safe water supply and improved sanitation especially in peri-urban areas</p> <p>High population growth especially in urban areas</p> <p>Limited demand for sanitation and lack of subsidies</p> <p>Lack of financial and technical capacity at MAs and DAs and the Water Directorate</p> <p>Lack of environmental enforcement</p>	<p>500,000 people to gain access to safe water supply in urban areas by 2012¹².</p> <p>700,000 people to gain access to safe water supply in rural communities/small towns by 2012.</p> <p>100,000 people in rural communities/small towns have access to appropriate sanitary facilities by 2012.</p>	<p>National Sanitation Policy approved by Cabinet by 2010.</p> <p>National Environmental Sanitation Strategy and Action Plan (NESSAP) approved by 2010.</p> <p>Sector Information System (SIS) established by 2011.</p> <p>Inter-ministerial steering committee on water and sanitation established by 2011.</p>	<p><u>Ongoing (LEN/TF)</u> Urban Water Project (UWP)</p> <p>Small Towns Water Supply and Sanitation Project – add. fin.</p> <p>Second Urban Environmental Sanitation Project (USP2)</p> <p>Community-Based Rural Development Project (CBRDP)</p> <p><u>Ongoing AAA</u> Water Resources Policy Notes</p> <p><u>Planned (LEN/TF)</u></p>

¹² Baselines for the water and sanitation indicators will be established in 2010.

Country Long Term Strategic Development Goals	Major issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
<p>Increased private sector participation and general involvement of civil society organizations</p> <p>Provision of water and sanitation infrastructure facilities at schools</p>	<p>by local and national authorities</p> <p>Revenues in water and sanitation often insufficient to cover operating and maintenance costs</p>	<p>90,000 children to benefit from sanitation facilities at schools by 2010.</p>	<p>Common water and sanitation strategic investment program for urban areas and rural communities/small towns developed by 2011.</p>	<p>Sustainable Rural Water Services</p> <p>Urban Water and Sanitation Project</p> <p>Economic Governance and Poverty Reduction Credit (EGPRC)</p>
Social protection				
<p>Enhance implementation of explicit social protection initiatives for the vulnerable and excluded at all levels including by reviewing and streamlining the targeting of existing pro-poor program</p> <p>Enhance implementation of explicit policy actions designed to meet the needs of different categories of vulnerable and excluded groups</p>	<p>Weak capacity and coordination of institutions – national, decentralized structures and communities</p> <p>Inadequate commitment to issues on vulnerability</p> <p>Low resource allocation</p> <p>Limited information on rights and responsibilities among both state and non-state actors</p>	<p>500,000 person days of employment created under labor intensive public works program by 2012.</p> <p>No of households benefitting from cash transfers increases from 16,000 in 2010 to 50,000 by 2012.</p> <p>Adoption and implementation of the common targeting approach by 2011.</p>	<p>Revision of targeting mechanism and institutional reforms to improve LEAP and NYEP.</p>	<p>Ongoing (LEN/TF) Economic Governance and Poverty Reduction Credit</p> <p>Ongoing AAA Poverty Assessment</p> <p>Poverty Expenditures Targeting Report</p> <p>Planned (LEN/TF) Social Opportunities Project</p> <p>Poverty Reduction and Support Credit 7 (GPSC7)</p>
Public sector reform				
<p>Develop and implement a National Decentralization Policy and Strategic Plan, effectively operationalize district planning guidelines and mainstream decentralization in public sector reform</p> <p>Increase the qualitative supply of social services infrastructure</p> <p>Review current status of the on-going public sector reform programs to enhance accelerated implementation</p> <p>Develop a human resource</p>	<p>Poor linkage between planning and budgeting at all levels</p> <p>Weak intergovernmental fiscal relations</p> <p>Weak internal revenue mobilization</p> <p>Weak capacity of MMDAs to ensure improved performance and service delivery</p> <p>Weak capacities in contract and financial management and the development of economic plans</p> <p>Inefficient and ineffective institutions due to slow progress in public sector reform</p>	<p>Public sector reform strategy developed by 2010.</p> <p>National Decentralization Policy endorsed by Cabinet by 2010.</p> <p>Civil Service Bill endorsed by Cabinet by 2010.</p> <p>Establishment of a single Ghana Revenue Authority by 2011.</p> <p>Real time financial reports are produced by MDAs through GIFMIS by 2012.</p> <p>Improved consolidation and comprehensiveness of reliable</p>	<p>Three ministries start implementing public sector reform strategy by 2010.</p> <p>National consultation on National Decentralization Policy conducted by 2010.</p> <p>Review of Civil Service Bill by Office of the Head of the Civil Service and other stakeholders by 2010.</p> <p>A Bill to create a single Ghana Revenue Authority is approved and a dedicated office with qualified staff put in place by 2010.</p> <p>Roll out of GIFMIS to 8 Ministries by 2010 and all MDAs by 2011.</p>	<p>Ongoing (LEN/TF) Economic Management and Capacity Building Project (EMCBP)</p> <p>Community-Based Rural Development Project (CBRDP)</p> <p>IDF - Internal Audit</p> <p>IDF - External Audit</p> <p>IDF - Judicial Reform</p> <p>Ongoing AAA Non-Concessional Borrowing Paper</p> <p>Public Expenditure Review</p> <p>Urban Development and Social Accountability of Service Delivery</p>

Country Long Term Strategic Development Goals	Major Issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
<p>development policy for the public sector</p> <p>Review and clarify the mandate, functions and terms of reference for institutions</p> <p>Enforce the Implementation of the National procurement law, Internal Audit Agency Act and other Public financial Management regulations</p> <p>Enforce legal, operational and financial standards</p>	<p>Weak expenditure management and control leading to major levels of revenue leakage</p> <p>Weak institutional capacity to fight corruption</p> <p>Weak legislative oversight on public financial management</p>	<p>government fiscal reports based on all MDAs reporting to GFSM2001 standards, for quality economic decision making by 2012.¹³</p> <p>Every year, recommendations of Public Accounts Committee on Audited Accounts and Audit Reports on Consolidated Accounts are implemented.</p>	<p>Implementation strategy developed and approved for roll out of GIFMIS to MMDAs by 2011.</p> <p>MMDAs prepare composite expenditure reports based on composite budgets by 2012.</p> <p>Establishment of a GFSM2001 compliant uniform Chart of Accounts/Budget Classification system across government by 2010.</p> <p>Public Accounts issue Audited Accounts and Audit Reports by September each year.</p>	<p>Policy Note</p> <p>Planned (LEN/TF) Decentralization and Basic Services Project</p> <p>Ghana Integrated Financial Management Information Systems Project - add. fin. As part of eGhana</p>
Evidence Based Policy Making				
<p>Promote evidence based decision making</p> <p>Rationalize the production of data within the statistical system</p> <p>Review of the statistical law and adoption of a statistical master plan</p> <p>Adopt international standards and good practices system wide – including the UN FPOS</p> <p>Support MDAs to generate data for effective planning and budgeting</p>	<p>Lack of adequate and reliable database to inform decision making</p> <p>Inadequate legal and policy framework for the coordination, collection, management and development of data</p>	<p>Provisional results of the 2010 Population and Housing Census available in 2011.</p> <p>Proportion of GSS staff with professional qualifications increases from 39% in 2009 to 50% in 2012.</p> <p>APRs available for all sectors with gender disaggregation of key indicators by 2012.</p>	<p>Pilot Census carried out in 2009 and full census enumeration takes place in 2010.</p> <p>GSS Board approves redeployment package by 2011.</p> <p>M&E plans for the all sectors available by 2011.</p>	<p>Ongoing (LEN/TF) Poverty Reduction and Support Credit 7 (PRSC7)</p> <p>Planned (LEN/TF) Ghana Statistics Development Multi-Donor Trust Fund</p> <p>Statistics for Results Facility Catalytic Fund</p> <p>Ghana Statistics Development Project Poverty Reduction and Support Credit 7 (PRSC7)</p>

¹³ Measurement of the outcome will be as follows: The CAGD monthly reports will include all government 'funds' (not limited to the consolidated fund) and will include presentation of GFS compliant statements on economic and functional classifications of revenues and expenditures.

Country Long Term Strategic Development Goals ⁸	Major issues and Obstacles	CAS Outcomes	CAS Milestones	Bank Program and Interventions
Social accountability				
<p>Enhance civil society participation in governance</p> <p>Review institutions to be able to manage NGOs</p> <p>Assign clear and specific roles to identifiable civil society groups</p> <p>Strengthen and provide support for state and non-state institutions and schemes aimed at empowering civic participation</p> <p>Identify and entrench the participation of institutions in governance processes</p>	<p>Inadequate participation of civil society in governance</p> <p>Limited public awareness and advocacy on civic rights</p> <p>Clientelist, top down culture limits substantive engagement between policy makers and communities</p> <p>Weak internal coordination of civil society</p>	<p>2. SA mechanisms mainstreamed into the monitoring and evaluation of four projects: fisheries, water, transport and gas infrastructure by 2011</p> <p>3.</p> <p>Use of SA mechanisms, tools and approaches in Bank program aligned with strategic plan for mainstreaming by 2012</p> <p>Conditions for improved access to information: FOI legislation approved by Parliament by 2010 and the development of systems for public disclosure by 2011</p>	<p>Review of existing SA mechanisms, tools and approaches in Bank program conducted by 2010 and multi-sectoral taskforce established by 2010 to support and advise on design, supervision and implementation</p> <p>Strategy and action plan on mainstreaming available by 2011</p> <p>FOI Implementation Plan prepared by 2011.</p> <p>Agree on template for tracking adherence to EITI type principles at community level by 2010</p>	<p>Ongoing (LEN/TF) Poverty Reduction and Support Credit 7 (PRSC7)</p> <p>TF on EITI</p> <p>GPF Social Accountability Project</p>

Annex 3: Overview of Results Achieved To-Date

Progress is marked: ↓ not on track, ↑ reached target, ← on track

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS					
Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>1.1 ENHANCING PRIVATE SECTOR COMPETITIVENESS</p> <p>Domestic credit to the private sector increases to 19.6% of GDP</p> <p>Ghana is 60th in Business Competitiveness Ranking</p>	<p>Slow and costly business registration</p> <p>Unpredictability and uncertainty of laws and policies and their application</p> <p>Lack of access to finance</p>	<p>Private sector credit is increased from 21.6% to 27% of GDP by 2010. <i>Progress to date: 29.73 %</i> ↑</p> <p>Competitiveness in Ghana improved as evidenced by a move from #71 to #60 in the Business Competitiveness Ranking. <i>Progress to date: #92</i> ↓</p>	<p>At least 50 MSMEs hosted at furniture city. ↓</p> <p>Number of days to register a business reduced from 82 to 30. ↓</p> <p>Bank of Ghana 100% compliant with applicable Basel Core Principles for banking supervision. ↓</p> <p>100% of banks and NBFIs have on-site supervision from appropriate regulator within last 12 months. ↓</p> <p>Insurance sector compliant with 60% of applicable IAIS Core Principles. ↑</p> <p>Dematerialized trading takes place through a demutualized exchange on an automated clearing and settlement platform on a trade days + 3 basis with real time growth settlement. ↑</p> <p>Time to export is reduced from 21 days to 14 days.</p> <p>Time to import is reduced from 42 days to 21 days. ↓</p>	<p>Furniture City Initiative suspended by GoG.</p> <p>Number of days for business registration is 33.</p> <p>77 % compliant with Basle Principles.</p> <p>On-site supervision for 100 % banks and 86 % NBFIs.</p> <p>Insurance sector 64% compliant with IAIS CP in 2008 (2009 data pending).</p> <p>Automated trading system installed and trading commenced.</p> <p>Time to export is 19 days.</p> <p>Time to import is 29 days.</p>	<p>FINANCING</p> <p>Micro, Small and Medium Enterprises Project</p> <p>Economic Management Capacity Building Project</p> <p>Business Environment DPO</p> <p>eGhana</p> <p>AAA</p> <p>Making Financing Work for Ghana</p> <p>CEM</p>

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS					
Selected GPRS II Objectives and Indicator	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
1.2 MODERNIZING AGRICULTURE Percentage increase in yield of selected crops and livestock	<p>Low agricultural productivity and output due to over-dependency on rainfall</p> <p>Generally low access of women to land including irrigated land</p> <p>Inadequate access to agricultural land</p> <p>Re-zoning of agricultural lands for residential purposes</p> <p>Lack of access to credit especially for small-scale farmers</p> <p>Lack of national policy to promote the development of appropriate technology to support agriculture and small to medium scale enterprises</p>	<p>A 10% increase in productivity per hectare of agricultural commodities from current levels by 2010: (maize: 1.50; rice: 2.00; millet: 0.83; sorghum: 0.98 (mt/ha). <i>Progress to date:</i> Maize: 1.74; Rice: 2.27; Millet: 1.06; Sorghum: 1.20; Cassava: 13.51 ↑</p> <p>A 10% increase the value of exports of non-traditional agricultural commodities from the current level of US\$ 65.13m. <i>Progress to date:</i> 197.74m ↑</p> <p>Increase in female farmers registered in Farmer-Based Organizations from 6,853 to 9000 in 2010. No data</p>	<p>65% of mandatory pension sector assets under management by regulated investment funds or other financial intermediaries. ↓</p> <p>95% of Rural Commercial Banks assess as "satisfactory" by Bank of Ghana. No data</p> <p>Improved efficiency in public expenditure: indicated by (i) greater consistency between allocations and actual expenditure (in 2005 only 74% of MoFA budget was disbursed) and (ii) budgets of 26 Cost Centres consistent with MoFA Strategic Plan ↑</p> <p>Number of research proposals approved by Research Extension Liaison Committee (RELC). ↑</p> <p>Increasingly decentralised agric extension services to district level – as evidenced by increase in proportion of budget to Regions and District (current level: 38%). ↑</p> <p>Management and operation functions at 9 irrigation sites are fully devolved to Water User Associations (baseline 2). ↑</p> <p>Establishment of 5 farmer-owned enterprises to operate and manage supply chain infrastructure for horticulture projects (baseline 1). ↓</p> <p>Submission to Parliament of</p>	<p>45% of mandatory pension assets under management in 2008 (2009 data pending).</p> <p>(i) 221 % of actual budget was disbursed by MoFA (ii) in 25 out of 26 cost centers actual expenditures were consistent with the approved budgets and in line with the Strategic Plan.</p> <p>Proposals approved: 12 funded by AgSSIP and CIDA and 32 by WAAPP.</p> <p>50% in 2008 and 72% in 2009 of budget allocations from MoFA to district and regions.</p> <p>14 joint irrigation system management MoUs signed wt water user associations.</p> <p>Farmer-owned and</p>	<p>FINANCING</p> <p>Agricultural DPO</p> <p>West Africa Agricultural Productivity Program (WAAPP)</p> <p>SLM SIL GEF</p> <p>AAA</p> <p>Rural public expenditure and institutional review</p> <p>Rural Investment Climate Assessment</p> <p>Poverty Assessment</p>

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
			<p>Cooperative Act and NGO Act and promulgation of necessary regulations. ↓</p> <p>Training of 80% of Women in Agriculture and Development (WIAD) Regional Offices in agric processing/ entrepreneur skills for women. No data</p> <p>Three northern regions receive 30% of public agricultural spending (baseline is 25% 2006). ↓</p> <p>Three regional economic communities complete regional strategies for cooperation in agriculture technology development by 2009. ↑</p>	<p>managed pack houses still being designed.</p> <p>Act not submitted because of suspension of new legislation to Parliament in the run-up to the 2008 election.</p> <p>1,337 participants in training reported by MoFA</p> <p>24.4% in 2008 and 20.2% in 2009 to three Northern Regions.</p> <p>ECOWAS signed the CAADP compact and three other regional communities to sign soon.</p>	

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>1.3 SUSTAINABLE NATURAL RESOURCE MANAGEMENT</p> <p>Increase in number of hectares of degraded forest, mining, dry and wet lands that are rehabilitated/restored</p> <p>a. Forest [2009 Target = 20,000]</p> <p>b. Mining [2009 Target = 238 ha]</p> <p>c. Dry and wetland [No 2009 Target]</p>	<p>Degradation of the nation's forest</p> <p>Inefficient use and management of natural resources</p> <p>Destruction of the environment, pollution by illegal miners</p> <p>Inadequate gender consideration in land administration projects</p> <p>Lack of compensation to land owners</p>	<p>Reduce resource depletion and environmental degradation by an average of 0.5% per year (10% of GDP in 2006). <i>Progress to date:</i> 7% ←</p>	<p>Legal, institutional and regulatory reforms adopted that address staffing, PFM, and taxation in environmental and natural resource MDAs, and establish inter-ministerial committee on environment. ↑</p> <p>Reform regulatory frameworks for artisanal mining and forestry adopted with a view to regularization of the informal sector. ↑</p>	<p>National Climate Change Strategy prepared and 10 action programs identified.</p> <p>ToR for Inter Ministerial Advisory Panel on Environment and Natural Resources under preparation.</p> <p>Voluntary Partnership Agreements ratified by Government of Ghana.</p> <p>Multi-agency Mining Revenue Taskforce established and action plan to enhance mining sector revenue collection adopted.</p>	<p>FINANCING</p> <p>Natural Resource and Environmental Governance DPO,</p> <p>Global Environmental Facility grants</p> <p>GEF SLM SIL</p>
<p>1.4 LAND MANAGEMENT</p> <p>Time required to register land is less than 3 months</p>	<p>Difficulties in acquiring land</p> <p>Generally low access of women to land including irrigated land</p> <p>Inadequate access to agricultural land</p>	<p>Time for registering agricultural land is reduced from 3 years to 3 months. <i>Progress to date: 8 months</i> ←</p> <p>Doubling of women applicants using land deeds to obtain access to credit (baseline in 2006 is 129 women). <i>Progress to date: 1,220 women + 646 joint ownership man/woman</i> ←</p>	<p>Establishment of two registries in Central and Volta regions. ↑</p> <p>Land Title Registry in Accra staff trained ↑</p> <p>Back log of land cases reduced from 24.7 % to 70% by judicial service No data</p> <p>Enactment of regulatory framework for Land Administration (Land Act and Land Agency Act) ↑</p>	<p>Registries in all regions have been established.</p> <p>Staff in Accra has been trained.</p> <p>No data available from GoG on the back log cases.</p> <p>Land Act and Land Agency Act have been enacted.</p>	<p>FINANCING</p> <p>Land Administration Project (LAP I & II)</p>

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>1.5 ENERGY</p> <p>Number of households with electricity increases to 2,067,329</p>	<p>Poor electricity supply/utility connections and services</p> <p>Inadequate power infrastructure to support the delivery of modern energy services</p> <p>Need for long-term sustainable operation of the power sector</p>	<p>Household electrification rate increased from 54% in 2005 to 56% by 2010. <i>Progress to date: 58 %</i> ↑</p> <p>Distribution losses in Electricity Company of Ghana (ECG) system reduced from 26% in 2006 to 25% in 2009. <i>Progress to date: 25 %</i> ↑</p>	<p>Rural Electrification Agency established by 2009. ↓</p> <p>End-user tariffs increased to approach cost-recovery levels by 2009. ↓</p> <p>Effective electricity trading mechanisms in place. ↓</p> <p>Establishment of power pooling mechanism. ↓</p> <p>MW of power imported by VRA from WAPP Zone A coastal states is 180 MW (baseline in 2006 is 115 MW). ↓</p> <p>Level of power transmission losses in Volta River Authority is 2 % (baseline in 2006 is 4). No data but probably ↓</p>	<p>Not yet established as legislation has yet to go to parliament</p> <p>Tariffs have declined relative to costs in 2009, despite their updating at end of 2008</p> <p>Effective electricity trading mechanisms has not yet been achieved.</p> <p>Establishment of power pooling mechanism expected in 2012.</p> <p>MW of power imported by VRA from WAPP Zone A coastal is not relevant as Ghana is exporting more than importing</p> <p>Level of power transmission losses are still about 3-4% but not known accurately.</p>	<p>FINANCING</p> <p>Ghana Energy Development and Assess Project (GEDAP)</p> <p>Poverty Reduction Support Credit</p> <p>West African Power Pool (WAPP)</p> <p>West African Gas Pipeline (WAGP)</p>
<p>1.6 TRANSPORT</p> <p>Improvement in the road condition mix of:</p> <p>-Trunk Roads: Target: 55% good, 35% fair, 10% poor</p> <p>-Urban Roads: Target: 65% good, 20.6% fair, 14.4% poor</p> <p>-Feeder Roads: Target: 60% good, 28% fair, 12% poor</p>	<p>Poor road infrastructure</p> <p>Traffic congestion in urban centers and outline areas</p>	<p>Improvement in the road condition mix to trunk roads: 55% good, 35% fair, 10% poor; urban roads: 65% good, 20.6% fair, 14.4% poor; feeder roads: 60% good, 28% fair, 12% poor. <i>Progress to date: Trunk roads: 57% good, 26% fair, 17% poor; Urban roads: 60% good, 6% fair, 34% poor; Feeder roads: 43% good, 39% fair, 18% poor. Progress to date:</i> ↓</p>	<p>Adopt National Transport Policy (June 2008). ↑</p> <p>Create a Center for Urban Transport to enable planning and regulation of passenger transport services (January 2010). ↓</p>	<p>National Transport Policy has been adopted.</p> <p>Study on Center for Urban Transport has been completed and executive instrument currently being drafted</p>	<p>FINANCING</p> <p>Urban Transport Development Project</p> <p>Transport Sector Development Program</p> <p>West Africa Transport and Transit Facilitation</p> <p>Abidjan – Lagos Transport & Transit Facilitation Project</p>

PILLAR 1 – PRIVATE SECTOR COMPETITIVENESS

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>1.7 EMPLOYMENT</p> <p>Number of new jobs created increases to at least 935,000 (245,000 in 2009)</p>	<p>Inadequate institutional capacity for employment policy implementation</p>	<p>Formal private sector employment increases from 5.9% (GLSS 2005/06). <i>Progress to date: 9.3 % ↑</i></p>	<p>Government employment policy approved. ↓</p>	<p>Government employment policy was submitted in 2008 and is currently under review by the new government.</p>	<p>FINANCING</p> <p>Post-Basic Education AAAA Employment Policy</p>
<p>1.8 ICT</p> <p>Increase in teledensity (penetration rate) of fixed and mobile lines</p> <p>Increase number of jobs created in the ICT/ITES sector</p> <p>Increase in number of electronic transactions</p> <p>Increase number of internet access subscribers</p>	<p>Lack of science and technology culture in all aspects of the society</p> <p>Poor quality of telephone services</p> <p>Poor and/or inadequate internet infrastructure</p> <p>ICT not affordable to majority of potential users</p> <p>Unsecured data management system</p> <p>Limited use of ICT to management and efficiency of businesses</p>	<p>Increased number of jobs created in the ICT/ITES from 2200 jobs (2006) to 4,000 jobs, including at least 2,000 for women (2009). <i>Progress to date: 3,050 new jobs in total, 1,773 held by women.</i> ↓</p> <p>Ratio of electronic to manual transactions between government and recipients increased from 5% to 20%. <i>Progress to date: No electronic transmission as of now.</i> ↓</p>	<p>National Communications Authority's Strategic Plan designed and implemented. ↓</p> <p>IT Enabled Services (ITES) Policy developed and implemented. ↓</p> <p>At least one e-government PPP in place. ↑</p> <p>ICT policy implemented. ↓</p> <p>300 people trained at ICT park. ↓</p> <p>At least 10 companies hosted at ICT park. ↓</p>	<p>National Communications Authority strategic Plan: contract implementation is on-going</p> <p>ITES Policy: draft ToR has been prepared and is currently under internal MoC review.</p> <p>PPP: signed end of November 09.</p> <p>ICT Policy: contract signed end of November 09.</p> <p>ICT Park not in place.</p> <p>ICT Park not in place.</p>	<p>FINANCING</p> <p>ICT</p> <p>eGhana</p> <p>AAA/TA</p> <p>Science, Technology, and Innovation Policy (STIP) Review</p>

PILLAR 2 - HUMAN DEVELOPMENT AND BASIC SERVICES

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>2.1 EDUCATION</p> <p>Survival rate: Primary 6; Junior Secondary School 3 Senior Secondary School 3</p> <p>Accessibility to skills/apprenticeship and entrepreneurial training [no target]</p>	<p>Slow progress in achieving universal basic education and adult literacy</p> <p>Concern about poor quality of education</p> <p>Apprenticeships: Lack of opportunities to gain and retain skills through innovative means as well as apprenticeships and employment</p> <p>Inadequate skills and entrepreneurial development</p>	<p>Primary completion rate increases from 77.6% in 2005 to 86% in 2010 for both boys and girls. <i>Progress to date: 86 %</i> ↑</p> <p>Primary 6 pass rate National Education Assessment) in English increases from 23.6% in 005 to 28.6% in 2009 for both boys and girls. <i>progress to date: 41 %</i> ↑</p> <p>10% increase in number of both male and female graduates from post-basic education find employment in the formal sector. No data</p> <p>Percentage of untrained teachers in deprived districts declines from 57% to 47%. <i>Progress to date: primary level: 66 %; secondary level: 40 %</i> ←</p> <p>Difference between boys and girls junior secondary completion is halved (baseline, boys 63.2% and girls 53.9%). <i>Progress to date: boys 72.4% and girls 62.9%</i> ↑</p>	<p>The ratio of textbooks per student in the deprived districts improves to 3:1. ↓</p> <p>The ratio of student per classroom furniture in the deprived districts improves to 1:1 (same ratio for both seating and writing places). ↓</p> <p>Pupil teacher ratio in primary education in the 53 deprived districts will reduce to 36.4:1 ↑</p> <p>Higher education finance strategy is approved and implementation has started. ↓</p>	<p>Ratio of student per text book is 1:1.5.</p> <p>Ratio of student per classroom furniture is 1:1.5</p> <p>Pupil teacher ratio is 37:1.</p> <p>Higher education finance strategy drafted but approval and implementation delayed.</p>	<p>FINANCING</p> <p>Education Sector Programme (EdSEP)</p> <p>Education For All - Fast Track Initiative (EFA-FTI)</p> <p>eGhana</p> <p>AAA</p> <p>Public Expenditure Tracking Survey (PETS) on Education expenditures</p> <p>Education Status report/Country Status Report</p> <p>Post-basic Education</p> <p>MAMS modelling</p> <p>World Bank Institute:</p> <p>Diaspora Program; Training public officials in PETS; Social Accountability</p>
<p>2.2 HEALTH</p> <p>Under-five</p>	<p>Low level of overall health expenditure and inadequate social</p>	<p>More than 50% of the indicators for measuring health sector performance</p>	<p>Progress is made towards reaching the agreed Abuja target of 15% of total government revenues spent on health</p>	<p>Public expenditure spent on health currently at 14.6 %</p>	<p>FINANCING</p> <p>Health insurance</p>

14 Source of Education data: Education Sector Annual Review Report, 2007, 2008; and Draft Education Sector Plan, 2009

PILLAR 2 - HUMAN DEVELOPMENT AND BASIC SERVICES

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
malnutrition disaggregated by region.	protection Inefficient and over centralised health care system and services Increasing child malnutrition particularly in rural areas and in North	have met their targets as defined in Program of Work. <i>Progress to date:</i> 59% ↑ Proportion of children 6-59 months having received a vitamin A supplement in the last six months is maintained at 80%. <i>Progress to date:</i> 56% ↓	care (12% in 2006). ←		Nutrition and Malaria Control HIV/AIDS Control AAA Public Expenditure Tracking Survey (PETS) on Health Exp. Health status report (ongoing, expected in 2010) WBI: Diaspora Programm
2.3 WATER AND SANITATION Percent of rural population with sustainable access to safe water sources increases to 60% by 2009	Low access to safe water, particularly in the rural areas Gaps in access to sanitation facilities and poor management of sanitation service delivery	Percentage of rural population with sustainable access to safe water sources increased from 53% to 60%. <i>Progress to date:</i> 57.1 % ←	Population provided with safe water supply in rural areas and small towns by: 2008: 350,000 & 2010: 500,000 ↑ Population provided with adequate sanitation: 2008: 10,000 & 2010: 50,000. ↑ Urban Water Medium Term Investment Plan completed. ↑ Number of connections provided to consumers - 2010: 50,000. ↑	Number of people provided with safe water supply in rural areas and small towns has reached 500,000. Number of persons with adequate sanitation has reached 28,000. Urban Water Medium Plan has been completed.	FINANCING: Urban Water Community-Based Rural Development (CBRDP) Small-Towns Water Supply and Sanitation (STWSS) Second Urban Environmental Sanitation Project AAA
2.4 SOCIAL PROTECTION Social Protection Policy and Integrated Child Development Policy formulated	Children in difficult circumstances Child poverty Lack of parental support High exposure to risks Lack of awareness and enforcement of environmental regulations and policies	Number of households living in extreme poverty benefiting from Livelihood Employment Against Poverty (LEAP) Social Grants is increased from 0 in 2006 to 2,920 by 2010. <i>Progress to date:</i> 16,000 ↑	Strategy passed by GoG. ↓ Fully costed design of LEAP available. ↑ Implementation Manual for staff available. ↑ Assessment of pre-pilot with vulnerable children and orphans completed and results integrated into program design. ↓	Strategy has been developed and key indicators agreed but yet to be validated by Cabinet. Fully costed design exists. Implementation manual exists and is being improved as part of the ongoing operational review. No formal assessment of the pre-pilot undertaken yet.	FINANCING: Social Protection DPO AAA TA on Social Protection & safety nets

PILLAR 3 - GOOD GOVERNANCE AND CIVIC RESPONSIBILITY

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>3.1 ENHANCING DECENTRALIZATION</p> <p>Increase to 100% of districts implementing Composite Budgets in 2009</p>	<p>Lack of functional clarity and administrative coordination at district and sub-district level</p> <p>Limited political buy-in across MDAs</p>	<p>Reduce deviation in local government plan implementation by at least 10%. <i>Progress to date: No data but probably not achieved</i> ↓</p>	<p>Accounting manuals for local governments developed and local government finance officers trained. ↑</p> <p>Inter governmental fiscal framework developed. ↑</p> <p>Members of District Planning and Coordinating Units (DPCU) trained on development planning and budgeting. ↑</p>	<p>Local government accounting manual prepared and training initiated.</p> <p>An intergovernmental fiscal framework has been developed and approved by Cabinet</p> <p>All members of DPCUs trained</p>	<p>FINANCING:</p> <p>Decentralization DPO, decentralization capacity building.</p> <p>Economic Management and Capacity Building Project (EMCB)</p> <p>AAA:</p> <p>Institutional Governance review</p>
<p>3.2 MANAGING PUBLIC SECTOR REFORM</p>	<p>Slow progress in public sector reform</p>	<p>Number of Ministries, Department and Agencies (MDAs) with updated Personnel Records Management System increased to 30. <i>Progress to date: > 30</i> ↑</p> <p>Parliamentary Committee on Public Accounts scrutinizes and submits report on Audited Report of the Consolidated Funds within 6 months after receipt. <i>Progress to date: no reviews of audited accounts and audit reports on the Consolidated Fund were carried out in 2007 and 2008</i> ↓</p>	<p>New Civil Service Bill presented to Parliament. ↓</p> <p>A new comprehensive pay structure developed. ↑</p> <p>Training provided to at least 700 senior civil servants. ↑</p> <p>At least 8 operational manuals produced for the client service unit (CSU). ↑</p> <p>New scheme of service implemented for 4 different classes in the public service. ↓</p>	<p>New Civil Service Bill has been prepared but pending before Cabinet and not yet submitted to Parliament.</p> <p>A new Single Spine Pay Policy prepared and approved by Cabinet.</p> <p>758 senior civil servants trained.</p> <p>Operational manuals for 23 CSUs produced.</p> <p>New schemes of service developed but not yet implemented</p>	<p>FINANCING:</p> <p>Poverty Reduction Support Credits,</p> <p>Public Sector Reform DPO</p> <p>Economic Management and Capacity Building Project (EMCB)</p> <p>eGhana</p> <p>World Bank Institute:</p> <p>IDF grant on access to justice</p> <p>Media training program</p> <p>Support to Parliament</p> <p>AAA</p> <p>Value for Money in Public Expenditures</p>

PILLAR 3 - GOOD GOVERNANCE AND CIVIC RESPONSIBILITY

Selected GPRS II Objectives and Indicators	Government Policy Issues	Outcome Indicators that WB Expects to Influence	WB Program Milestones	Progress to Date	World Bank Group Instruments
<p>3.3 ECONOMIC GOVERNANCE</p> <p>Reduce deviation between actual and original budget expenditure at MDA level from 33% in 2005 to between 10-20% in 2010</p>	<p>Weak public expenditure management</p>	<p>Improve credibility of the budget by reducing the total budget expenditure deviation from 33% in 2005 to below 20% by 2010. <i>Progress to date: 34.2 % ↓</i></p>	<p>At least 95% of budgeted domestic revenue collected (94% in 2005). ↑</p> <p>40% of Expected Internal Audit Reports of MDAs received on time (20% in 2006) ↓</p> <p>Monthly budget execution reports by CAGD are produced with 4 weeks after the end of each month. (6 weeks in 2006). ↑</p> <p>External audit of the consolidated fund is prepared within the statutory timeframe. ↓</p>	<p>117 % of budgeted domestic revenue collected.</p> <p>38% of the expected reports have been received in 2008</p> <p>Monthly budget execution reports produced within 4 weeks after the end of each month</p> <p>The regularity audit reports on the MDAs are submitted between 6 and 9 months.</p>	<p>FINANCING:</p> <p>Public Sector Reform DPO</p> <p>Economic Management and Capacity Building Project (EMCB)</p> <p>IDF - Internal Audit</p> <p>IDF – external Audit</p> <p>GIFMIS</p> <p>AAA.</p>
<p>3.4 EVIDENCE-BASED POLICY MAKING</p> <p>Percentage of GPRS indicators reported in Ghana Info is increased to 100 in 2009</p> <p>Time taken to produce Annual Progress Report is reduced to 4 months</p>	<p>Weak database for policy formulation and decision making</p>	<p>100% of GPRS II indicators in Ghana Info. (68% in 2006). <i>Progress to date: 93 % ←</i></p> <p>Time taken to complete GPRS II Annual Progress Report (APR) is reduced to 4 months. <i>Progress to date: 9 months ↓</i></p>	<p>Annual work programmes formulated for MoFEP, NDPC and GSS. ↑</p> <p>Agreement on programmatic and coordinated support to NDPC and GSS. ↑</p> <p>2008 CWIQ completed with WB support. ↑</p>	<p>Annual work plan formulated for NDPC and GSS.</p> <p>Agreement on programmatic support to GSS.</p> <p>CW/Q completed in 2008.</p>	<p>FINANCING:</p> <p>Managing for Results DPO</p> <p>EMCB</p> <p>IDFs</p>

Annex 4: GoG and DP Sector Groups and WB Division of Labor

SECTOR	DP SECTOR GROUP LEAD/ SECTOR CO-LEAD (2009)	WB Operational Role and Plans	Harmonization Strategy
<p>1. Private Sector Development (PSD)</p> <p>Sub group on Financial Sector</p>	<p>DANIDA</p>	<p>Sector Group: This is the largest sector group in Ghana</p> <p>WB Support: We have an unsatisfactory MSME project which will close in 2-3 years. The EMCB is the main source of support for the financial sector and PPPs. There are no new PFSD instruments in our pipeline at this time. The Bank provides global tools in this area (Doing Business, Making Finance Work for Africa, Global Competitiveness Index) which is helpful in helping Ghana access international standards and best practice.</p> <p>Staff: We have one staff in Accra and a position for a decentralized, sector lead has been advertised.</p>	<p>Close financing of SME support if status of project does not improve. Specialize in skills and vocational training.</p> <p>Provide TA role in for financial sector and PPPs.</p> <p>Promote a stronger role for IFC in the sector group and pursue stronger coordination</p>
<p>2. Energy and Petroleum</p>	<p>World Bank</p>	<p>Sector Group. We presently lead this group and there are few sector specific skills among other DPs.</p> <p>WB Support: We are the biggest funders of the energy sector, will provide capacity building support to GOG on oil and gas under are proposing IBRD enclave for gas pipeline (TBC).</p> <p>Staff: We have an energy economist based in Accra with experience in the petroleum sector</p>	<p>Encourage other DPs to staff up with technically skilled staff in this area.</p>
<p>3. Transport</p>	<p>European Commission</p> <p>Vicc: World Bank</p>	<p>Sector Group: There are 10 members of this group and all 3 multilaterals are there</p> <p>WB Support: We are the largest providers of support to infrastructure with 3 existing, roads projects for a total of US\$ 476 m in active projects.</p> <p>Staff: We have one staff in Accra and a 3 TTLs in HQs</p>	<p>Be prepared to assume Sector Leadership in future.</p> <p>Explore the possibilities for a silent partnership under the Limelette agreement, while still funding our own portfolio.</p>
<p>4. Agriculture</p>	<p>CIDA</p>	<p>Sector Group. We were the sector lead until recently but CIDA has now taken over.</p> <p>WB Support. DPL series and a large commercial agriculture project is planned for FY10/11</p> <p>Staff: Two in Accra, of which one works mainly on other countries. Seeking additional staff to take a more active leadership role in the sector group in the future.</p>	<p>Remain an active member of the sector group and prepare to take leadership again in 2-3 years.</p>

SECTOR	DP SECTOR GROUP LEAD/ SECTOR CO-LEAD (2009)	WB Operational Role and Plans	Harmonization Strategy
5. Environment and Natural Resources Management	EC Vice: World Bank, NL embassy / DFID	<p>Sector Group. We are co-leads but do not envisage becoming leads.</p> <p>WB Support: We led the initial analytical work (CEA) that provided the basis for the NREG series. The NREG series closes next year. A successor to NREG could focus on the EITI value chain and, as such, be situated under the energy and petroleum sector group with ties to the environment and PSD group. WE provide analytical work on climate change and economics of adaptation.</p> <p>Staff: We have one staff based in Accra at present and a sector lead with a specialization in this area.</p>	<p>Plan to withdraw from sector in summer 2011, when IRS returns to DC. Could be sector lead in 2010 and provide link to oil and energy group.</p> <p>Provide link to international work on climate change and technical assistance, as requested.</p>
6. Education	USAID Vice: Rachel Hinton	<p>Sector Group. This group has 10 members with most of them providing support for basic education.</p> <p>WB Support: EDSEP will close in 1 year. Follow up on the skills and vocational training but in PSD group.</p> <p>Staff: Two staff: one in DC and one in Accra (covers other countries as well).</p>	<p>Withdraw from new financing role in the sector, although EFA TF will continue until 2012. Support w/ new decentralization instrument.</p> <p>Specialize in skills and technology coordinated under the PSD sector group. JICA, ADB and RNE are main partners.</p>
7. Health / HIV/AIDS	Danish Embassy Vice: WHO	<p>Sector Group. This is a large sector group with many members and a strong SWAP supported by sector budget support.</p> <p>WB Support. Health portfolio has not performed well and will move to provide support under decentralization sector group, focusing only on a specific intervention on NHIS.</p> <p>Staff: We have 1 staff based in Accra but who will also work in other countries.</p>	<p>Withdraw from financing of general health projects since will be folded into decentralized service delivery instrument, but continue to lead specialized dialogue and TA around health systems. Withdraw from HIV subgroup</p>
8. Water and Sanitation	CIDA Vice: UNICEF	<p>Sector Group: WB just transferred leadership of 10 member group but we remain largest financier. The AfDB and WB are alone in urban sanitation. GOG has asked us to scale up our support to this sector.</p> <p>WB Support. We have 3 ongoing projects and have been asked to prepare additional investments in water and sanitation for FY10 and FY11.</p> <p>Staff: We have 2 staff in Accra.</p>	<p>Remain a strong member of this sector, given the needs and resources available.</p>

SECTOR	DP SECTOR GROUP LEAD/ SECTOR CO-LEAD (2009)	WB Operational Role and Plans	Harmonization Strategy
9. Social Protection	UNICEF Vice: DFID	Sector Group: This group is a small group and we have been encouraged by the group, and GOG, to come back into this sector to help scale up and complement the nascent social protection strategy. WB Support: We are planning to complement the existing social protection strategy with a rural works program, as well as support in developing a more comprehensive approach to SP through a FY10 investment project with additional funds from the Crisis Response Window. Staff: Lead HD in Accra is a SP specialist	Respond to request to come back in and possibly take sector lead in 2011.
10. Decentralization	(KfW), chair Vice : Denmark	Sector Group. Large group of about 10 DPs providing TA and capacity building or money through parallel back grant system (DDF). WB Support. Support a more ambitious SWAp approach with coordinated action with EC to support policy and institutional reform and TA. Staff: One in Accra	Join to complement others actions, particularly on policy and institutional reform side.
11. Public Finance Management	Netherlands Vice: EU	Sector Group. Strong group and SWAP-type approach developing with MOFEP. GOG keen for specific WB support. WB Support. Additional financing of US\$40m being proposed. Staff: two in Accra, one lead PFM (CMU-wide).	Join sector group for short-term response to GOG. Could take sector lead role in 2011. Out by 2013.
12. Public Sector Reform	CIDA	Phase out participation and transfer to decentralization working group.	Withdraw. Offer specific TA on civil service reform. Seek silent partnership (EC?)
13. Gender Equality	EC	Don't participate	Silent partnership – seek strategic partner
14. Governance	CIDA	Don't participate	Silent partnership – seek strategic partner.

SECTOR	DP SECTOR GROUP LEAD/ SECTOR CO-LEAD (2009)	WB Operational Role and Plans	Harmonization Strategy
15. Monitoring & Evaluation	UNFPA Vice: World Bank	Sector Group. The group is now reemerging and is led by UNFPA but WB based secondees provides much support. WB Support: A stat cap (30m) and multi donor trust fund to be delivered in FY11. Staffing: Two staff in Accra (one DFID secondee, one DED secondee).	Re-establish and lead, at request of other DPs, but clearly signal that we will withdraw in 2-3 years and would expect others to lead.
16. Multi-Donor Budget Support (MDBS)	WB and Swiss Embassy Vice: CIDA	Sector group: WB is permanent co-chair but asking DPs to consider a permanent secretariat to reduce logistical burden. WB Support: largest provider of budget support Staffing: one lead economist (CMU wide), and one new, country economist	Maintain role as permanent co-lead but establish a multi-donors financed Secretariat to support logistics and organization.

Appendix 1

Review of the specific progress made under the pillars of the CAS

1. A significant proportion of World Bank assistance has been provided through general budget support and this has supported achievement in outcomes across the three pillars of the country's development strategy. Under Pillar I, Accelerating private sector-led growth, support focused on ensuring solid macroeconomic performance; enacting energy sector reforms; improving financing for development; eliminating barriers to private sector development and trade; and encouraging rural development and natural resource management. Progress toward this goal was uneven as far as growth is concerned, as its acceleration in 2007-8 (followed by a sudden deceleration in 2009) reflected, to a large extent, the unsustainable fiscal stance of the earlier years. Structural progress was achieved, however, in the area of financing development and removing barriers to private sector development and trade, while progress in the areas of rural development and natural resource management focused on laying the groundwork for separate multi-donor budget support instruments. Meanwhile the most lasting contribution to energy sector reforms was the amendment of the legal framework for the Volta River Authority to allow the setting up of an independent operator for the transmission system. Otherwise, progress on energy reforms was limited to instances where electricity tariffs were brought closer to cost recovery levels, and to ensuring needed budget support to the energy utility companies to offset delays in these tariff adjustments. These delays in adjusting tariffs to cost recovery levels deepened, however, worsening the financial difficulties of the utility companies and, postponing needed investments contributing to the Governments already widening fiscal imbalance. Under Pillar II, Improving service delivery for human development, progress towards the PRSP's priority sectors was the strongest achievement under these operations, with gains in education health, social protection and water and sanitation. The PRSCs contributed directly to these outcomes by enabling the Government to increase spending in these areas while (until 2008) maintaining macroeconomic stability. Pillar III. Improving governance, decentralization, and public sector reform: There was more progress in public financial management than in governance, decentralization and public sector reform. This disparity in achievements was due to the complexity of the reforms in these latter areas and likely related to the challenging political economic aspects of the reforms.

2. There has been mixed progress, under multi donor budget support, in strengthening its building blocks and improving public financial management and procurement. While there were positive developments in public financial management including the consolidation of public accounts and the passage of the procurement law, implementation of policy reforms in this area is an unfinished agenda. As the Public Expenditure and Financial Accountability (PEFA 2009) illustrates, while the budget documentation in Ghana is fairly complete, budget credibility has been hampered by several factors including: (a) ineffective expenditure controls undermining preset budget ceilings; (b) unpredictability of budget releases to service delivery agencies; (c) a budget classification system that is not fully Government Finance Statistics (GFS)-compliant and that is incapable of supporting an outcome based budget management system, and (d) the limited ability to effectively cost strategies resulting in a weak link between planned and executed activities. In terms of evidence-based policy making, another building

block for effective budget support, there has been some improvements in monitoring and statistical systems with the regular production of the Annual Progress Report, the development of a comprehensive National Monitoring and Evaluation (M&E) plan for the GPRS II and the launch of the 5-year Ghana Statistical Development Plan. Despite this, weaknesses still remain with an M&E systems of MDAs being poorly aligned with the national M&E framework and institutional weaknesses that undermine the ability of the GSS to produce good quality, relevant and timely data.

3. Budget Support has enabled the World Bank to respond flexibly to a series of crisis. In June 2008, the World Bank provided additional budget support under the PRSC 6 and the Agriculture Development Policy loan to scale up social protection and health interventions and provide subsidies for fertilizers, in an attempt to address the needs of the rural poor in the aftermath of the droughts in the North of the country. In June 2009, additional budget support was provided once again in support of the new authorities' efforts to bring their fiscal stance onto a sound and sustainable track by restoring fiscal discipline, tackling long standing issues in the energy and public sectors while also protecting the poor. The Economic Governance and Poverty Reduction Credit (EGPRC), approved by the Board in June 2009, was designed with urgency and provided support to the new authority's commitment to a more transparent and accountable use of the country's resources, through a freedom of information law, while preparing for the arrival of oil with the adoption of sound regulatory and fiscal frameworks. While the World Bank designed this emergency response in coordination with the sector group aid architecture that exists in Accra, it temporarily moved outside the joint performance assessment framework for budget support, in order to respond with flexibility.

4. Other World Bank interventions have contributed to the achievement of a number of Pillar I goals but the performance of projects focusing on the private sector has been less than stellar. In the area of Private Sector Competitiveness, the World Bank's four investment projects (MSME, EMCB, LAP, e-Ghana) have contributed to the country's goals by increasing private sector credit and foreign direct investment. However, credit growth has mainly benefitted consumption, and has remained costly and of short term duration. Time taken to register deeds and titles to land have also decreased substantially from 36 months to 2.5 and 7 months respectively, and this was supported primarily through the World Bank-financed Land Administration Project. PPP legislation has been designed and is pending approval. Notwithstanding this progress around specific CAS milestones, Ghana's competitiveness remains weak, as witnessed by its decline in the Global Competitiveness Index. This decline is attributed to poor skills and technological infrastructure and merits specific attention in the future. The MSME project has experienced a very slow start, partly because of difficulties that IFC experienced in setting the credit line component in place, and partly because of its sheer complexity. It is now being restructured.

5. There has been significant progress in the ICT Sector. Phone penetrations rates (especially mobile) and the number of connections to internet rose fast. Competition in the telecommunications sector increased: there are now six mobile operators, with two joining in the last 3 years, and the liberalization of the international gateway and landing rights has attracted two new submarine cable

providers. As a result, access has been expanded, and the cost of communication has been reduced. The recent reduction of bandwidth prices by 50 percent promises to further accelerate progress. The IT and IT enabled services sector (ITES) has benefitted from the telecom boom as well as from the creation of dedicated support institutions, both public and private, and Ghana has been rated for two years in a row as the most competitive ITES destination in Africa. The eGhana project is contributing to these achievements by supporting critical applications, skills development, and regulatory institutions. It includes a US\$60m PPP investment to automate the Revenue Agencies and the Registrar General's Department (US\$20m through eGhana), completion of key legislation to facilitate electronic transactions, the development of a national curriculum, and the accreditation and skills standards for BPO training. eGhana, however, has not advanced as quickly as expected due to the re-bidding of two of its largest contracts.

6. Progress in Agriculture has continued during the CAS period. Since the approval of the CAS, the sector has reached its outcomes in terms of crop yields per hectare and improved production. Irrigation has also improved with greater support for small-holders and better management of existing irrigation schemes. The Bank had supported progress in the sector earlier through an investment project, but it moved two years ago to a DPL series which has initiated better planning and budgeting within the sector, greater efficiency in public spending, as well as increased spending at the decentralized level and a targeting of funds in the three lagging regions of the North. Additional financing under PRSC6, following the food price crisis of 2008, has allowed for the initiation of a fertilizers subsidy program that has led to important expansion of yields in the poorer Northern regions. Going forward, the targeting of this program will, however, need to be improved before it is scaled up further. A more strategic, cross-sector approach has been enshrined in the revised sector strategy and embedded in Ghana's adoption of the Comprehensive Africa Agriculture Development Program (CAADAP). A costed sector strategy is being finalized, as the main output of CAADP, and will provide the basis for increased agricultural spending. At the regional level, the West African Agricultural Productivity project is now progressing, after a slow start, and 15 research projects, that will increase knowledge about productivity, have been approved.

7. Under sustainable natural resource management, the World Bank has provided support through a development policy operation, the Natural Resources and Environmental Governance (NREG) credit. This harmonized budget support has supported the adoption of key policies in the mining, forestry, and environment sectors, including the Voluntary Partnership Agreement guaranteeing legality of timber exports to European Community, improved mining regulations and the elaboration of a Climate Change Strategy. The operation has also helped the government to improve its sector planning and budgeting processes to ensure that adequate funds are available to enact the existing environmental policies in the country. Multi-donor Budget Support has also contributed to progress in this sector, with the refinement of institutional responsibilities under the new Inter-Ministerial Advisory Panel on Environment and Natural Resources, led by the new Ministry of Environment, Science and Technology. Support to the Extractive Industries Transparency Initiative Secretariat has been provided, under the multi donor EITI trust fund, and general budget support has provided support in extending the commitment to the

principles of transparency to Ghana's new found natural resource – its oil and gas. A cross sector analysis of a value chain approach to the natural resources sectors has provided valuable recommendations for future management of oil and gas reserves, as well as a number of common governance challenges in the renewable and non-renewable natural resources, which could be supported by a future operation.

8. In the area of land management, significant progress has been made at the country level and the Bank has contributed to this through its investment project with the development and approval of a spatial development planning framework paving the way for the preparation of a comprehensive land-use Bill. The Land Administration Project has also resulted in the strengthening and streamlining the institutional arrangements for land administration in Ghana with the passage of the Lands Commission Act 767 (2008) by Parliament on October 29, 2008. The decentralization of the deeds registry to all the nine regional capitals, under the Lands Administration Project, has brought the registration of deeds closer to the clients making it easier to access land for agricultural purposes. The eight pilot activities which includes systematic titling, customary lands demarcation, Geodetic reference network, land valuation database, land information systems, deed registration, community-based land use planning and land courts geared towards testing best practices have all yielded useful lessons for scaling-up. A follow on project will be presented to the Board, as originally planned in FY11 and will focus on deepening the institutional and legal framework for land administration and decentralizing services closer to the client.

9. There has been impressive progress in the energy sector, with household electrification rates rising to 58 percent and distribution losses declining to 25 percent but the sector remains financially precarious. During 2005-2006, demand had outstripped supply and the level of the Akosombo dam was allowed to go down. This resulted in several years of load shedding, and a scramble to add thermal capacity quickly, which was achieved at high costs. Tariffs were only raised in 2008 when supply became adequate, resulting in large subsidies to the sector from 2005-2008, and contributing to the large fiscal deficits. The Ghana Energy Development Project has been the main instrument to support Government's progress in this sector and, as described later, will be further scaled up to ensure that progress continues. The performance of the World Bank regional portfolio, however, has been less impressive, with significant delays in the implementation of both the regional West African Power Pool project, and the West Africa Gas Pipeline.

10. In the transport sector, the quality of the overall network has not improved as expected. While the target for the trunk road network has been met, an increase in the share of "good" and "fair" for feeder and urban roads was not achieved, mainly due to the inadequacy of the programmed maintenance of the road network. Indeed, the very large expansion of the feeder roads network (which increased from 10,000 to 42,000 km between 2003 and 2008) is requiring a disproportionate increase in maintenance. Management and administration of the road fund which is dedicated to maintenance would need to be further strengthened. Key focus in the coming years will be on: (a) developing a prioritized road maintenance program to ensure that road quality is maintained or improved; (b) strengthening the

capacity of domestic contractors to deliver good quality road works; (c) supporting implementation of the axle load control management system to reduce premature deterioration of road works; (d) improving the GIS database, especially its predictive capacity, for effective anticipation of the needs in road asset management; and (e) reviewing the policy on road user charges to ensure that annual maintenance resources are adequate to address the planned maintenance

11. Under Pillar II in the area of Human Development and Basic services, support has been provided under general budget support, as well as through investment operations in health, HIV-Aids, education and water and sanitation. Outcomes in health have been impressive at the country level but the performance of the World Bank portfolio has been weak. At the country level, under 5 mortality rates have been reduced over time (from 111 to 80 per 1,000 live births from 2003 to 2008) due to improved provision of maternal and child health care. Antenatal care remains high (above 90 percent), and women giving birth under the attendance of skilled personnel has increased (from 46 percent in 2003 to 59 percent in 2008). Neonatal mortality has declined and immunization coverage has improved over time (from 69 percent in 2003 to 79 percent in 2008). Child nutrition status has also improved, although infants continue to suffer from poor nutrition. All these outcomes have been supported by the Nutrition and Malaria control project. However, in spite of recent progress in under-5 mortality after some years of stagnation; the MDG target for maternal mortality remains off-track. More targeted interventions are required to improve the delivery of pregnant women under the attendance of skilled personnel, particularly at health facilities, where immediate attention can be provided for delivery complications. Through the Results Based Financing (RBF) support, a study will pilot incentives to health facilities and to pregnant women to help improve attendance by skilled providers during childbirth. The on-going country status report on health and the investment projects on the national health insurance and child malaria and nutrition, which are presently being restructured, provide the opportunity to address these challenges. The specific World Bank CAS milestone of moving towards the Abuja target (of health expenditures at 15 percent of Government spending) is on track. However, the three specific Bank projects in this sector have not performed as expected: the National Health Insurance Scheme project and the Child Malaria and Nutrition project are experiencing significant delays and the World Bank-financed multi sector HIV project is rated unsatisfactory.

12. In the education sector, access and completion rates have improved steadily with primary completion increasing from 80.1 in 2007 to 86.3 in 2009, but quality remains low. The improvements in access to education across the country have been supported by the World Bank-financed Education Sector project and are impressive yet learning achievements have not improved significantly (as reflected by test results). In addition, efforts to improve equity and address geographic and gender disparities have not yielded the expected results, and geographical disparities in the textbook per pupil ratio and in the percentage of untrained teachers remain significant. The textbook per pupil ratio is, on average, 23 percent worse and there are approximately twice as many pupils per trained teachers in the 53 deprived districts of the country. To increase the quality of education service delivery in the future, a more focused attention on teacher absenteeism, which is estimated at around 27 percent, is needed. In addition, increased attention is needed to ensure that public policy measures aimed at stimulating education

performance, such as the Ghana School Feeding Program or the capitation grants, are well targeted, monitored and evaluated, and geographic and gender disparities are addressed in a more deliberate and concerted way.

13. The GPRS II target for social protection to increase the number of households living in extreme poverty has been surpassed, with 16,000 households benefitting from this conditional transfer. The World Bank supported this goal through the provision of additional support under PRSC 6, in the wake of the floods and droughts in the three regions of the North in September 2007. In addition and as proposed under the CAS, a social protection strategy has been developed and indicators have been agreed, although it is yet to be approved by Cabinet. A recent review by the Bank of all pro poor spending in Ghana finds that many programs tend not to reach the poor. The study recommends that Ghana should adopt a mix of geographic targeting across regions combined with household targeting either through a proxy means test or categorical targeting.

14. In the water and sanitation sectors, rural access to water has increased from 53 percent to 57 percent during this CAS period. This program has been supported by three projects, the Small Towns Water Supply and Sanitation, Urban Water and the second Urban Environmental Sanitation projects. Ghana needs to make a special effort in urban areas if water coverage is to keep up with a high urban growth of about 4 to 5 percent per year. Between 2003 and 2008, the proportion of people with access to an improved source of safer water went down from 83 to 79 percent. The situation is particularly critical in peri-urban areas where 80 percent of the people without access to piped water live, depending on private vendors who charge exorbitant prices. Increasing access to water supply in these communities is key to achieving health outcomes and sustained poverty reduction. The situation regarding access to improved sanitation is worse, with only 11 percent of the population having access – at the bottom of Sub-Saharan countries. As such, Ghana will not meet the MDG sanitation target of 53 percent by 2015. The situation is particularly critical in peri-urban areas where the combination of lack of facilities and high population density has a serious, negative effect on health and the environment. The Urban Water and the second Urban Environmental Sanitation project have not performed well but procurements are now progressing and performance is expected to pick up. The controversy over the location of the landfill for Accra, financed under the UESP II, has hampered performance. A more system-wide approach to solid waste management for the greater Accra is now being sought. The Small Towns Water project has performed well in water but less well in sanitation.

15. Under Pillar 3, Good Governance and Civic Responsibility, progress has been mixed at the country level, as well as within the World Bank's portfolio. The APR attributes the lack of progress to a failure to build consensus around the pace and the models for public sector reform and decentralization. In the area of decentralization, little progress has been made in devolving decision making and resources, although a number of specific papers and draft policies have been prepared, paving the way for future action. A harmonized initiative, chaired by the World Bank, to better understand the limited impact of past public sector reform initiatives in Ghana recommends that future approaches: (i) be more incremental and

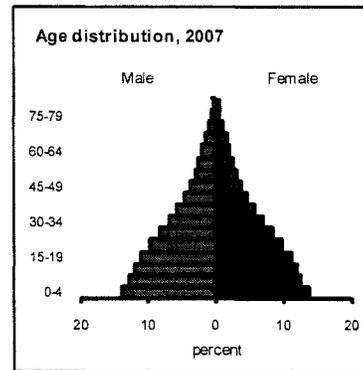
sequenced and less “big bang” (ii) build support across line ministries through an inclusive process, (iii) tailor strategies more carefully to local realities and capacities, and (iv) avoid technocratic solutions. The World Bank has supported Pillar 3 through multi donor budget support, the Economic Management and Capacity Building project, and the Community-Based Rural Development Project. Several concrete outputs have been delivered, including the elimination of ghost workers in the Ministries of Health and Education, the development of a decentralization policy, and the development of a single wage spine reform for civil servants which was helped by timely inputs from the Bank’s Global Expert Team. These outputs now provide the opportunity for the new administration to build momentum in implementing specific public sector reforms. In addition, the Ghana Community-Based Rural Development Project has helped district assemblies and area councils to improve their capacity to procure and manage contracts, leading to the creation of a host of new local assets. Three IDFs in support of the judicial service, the internal audit agency, and the audit service have led to a better understanding of the benefits of traditional methods of dispute resolution, and, based on this, training manuals for traditional authorities and the judicial service have been developed. But as noted earlier, outcomes in economic governance remain weak and call for specific interventions to strengthen public financial management and budget processes.

Standard CAS Annexes

Ghana at a glance

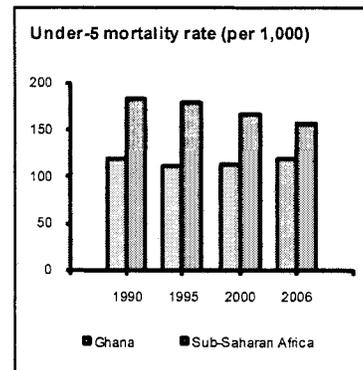
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Key Development Indicators	Sub-Saharan Africa		
	Ghana	Africa	Low income
(2007)			
Population, mid-year (millions)	23.5	800	1,296
Surface area (thousand sq. km)	239	24,242	21,846
Population growth (%)	2.0	2.4	2.1
Urban population (% of total population)	49	36	32
GNI (Atlas method, US\$ billions)	13.9	762	749
GNI per capita (Atlas method, US\$)	590	952	578
GNI per capita (PPP, international \$)	1,330	1,870	1,500
GDP growth (%)	6.3	6.2	6.5
GDP per capita growth (%)	4.2	3.7	4.3

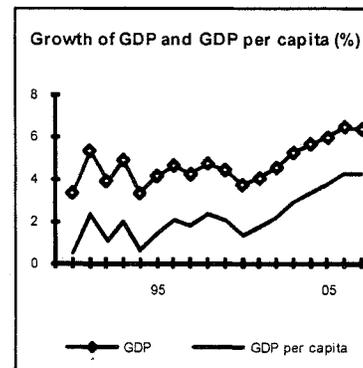


(most recent estimate, 2000–2007)

Poverty headcount ratio at \$1.25 a day (PPP, %)	..	50	..
Poverty headcount ratio at \$2.00 a day (PPP, %)	..	72	..
Life expectancy at birth (years)	60	50	57
Infant mortality (per 1,000 live births)	76	94	85
Child malnutrition (% of children under 5)	19	27	29
Adult literacy, male (% of ages 15 and older)	66	69	72
Adult literacy, female (% of ages 15 and older)	50	50	50
Gross primary enrollment, male (% of age group)	98	99	100
Gross primary enrollment, female (% of age group)	97	88	89
Access to an improved water source (% of population)	80	58	68
Access to improved sanitation facilities (% of population)	10	31	39



Net Aid Flows	1980	1990	2000	2007 ^a
<i>(US\$ millions)</i>				
Net ODA and official aid	191	560	600	1,176
<i>Top 3 donors (in 2006):</i>				
United Kingdom	35	22	80	167
Netherlands	5	25	28	97
United States	19	13	63	68
Aid (% of GNI)	4.3	9.7	12.4	9.3
Aid per capita (US\$)	17	36	30	51



Long-Term Economic Trends

Consumer prices (annual % change)	50.1	37.3	25.2	9.4
GDP implicit deflator (annual % change)	51.1	31.2	27.2	14.8
Exchange rate (annual average, local per US\$)	9.6	326.3	5,455.1	9,339.3
Terms of trade index (2000 = 100)	..	83	100	84

Population, mid-year (millions)	114	156	201	235
GDP (US\$ millions)	4,445	5,886	4,977	5,246
<i>(% of GDP)</i>				
Agriculture	57.9	44.8	35.3	36.3
Industry	119	168	25.4	25.3
Manufacturing	7.8	9.8	9.0	8.2
Services	30.2	38.4	39.3	38.4
Household final consumption expenditure	83.9	85.2	84.3	77.5
General gov't final consumption expenditure	112	9.3	10.2	12.7
Gross capital formation	5.6	14.4	24.0	32.9
Exports of goods and services	8.5	16.9	48.8	36.2
Imports of goods and services	9.2	25.9	67.2	59.3
Gross savings	4.5	7.0	15.7	27.8

1980–90 1990–2000 2000–07
(average annual growth %)

Population	3.1	2.6	2.2
GDP	3.0	4.3	5.5
Agriculture	10	3.4	3.9
Industry	3.3	2.7	7.5
Manufacturing	3.9	-4.5	..
Services	5.7	5.6	6.2
Household final consumption expenditure	2.8	4.1	5.7
General gov't final consumption expenditure	2.4	4.8	-1.0
Gross capital formation	3.3	4.3	14.7
Exports of goods and services	2.5	10.1	3.9
Imports of goods and services	0.6	10.4	7.2

Note: Figures in italics are for years other than those specified. 2007 data are preliminary. .. indicates data are not available.
a. Aid data are for 2006.

Balance of Payments and Trade 2000 2007

(US\$ millions)

Total merchandise exports (fob)	1936	4,125
Total merchandise imports (cif)	3,031	8,091
Net trade in goods and services	-922	-3,444

Workers' remittances and compensation of employees (receipts)	32	105
---	----	-----

Current account balance as a % of GDP	-4.9	-7.25
	-8.4	-4.8

Reserves, including gold	264	2,396
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Central Government Finance

(% of GDP)

Current revenue (including grants)	19.8	24.5
Tax revenue	16.3	17.3
Current expenditure	18.5	19.1

Overall surplus/deficit	-6.7	-8.0
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Highest marginal tax rate (%)		
Individual	30	25
Corporate	33	22

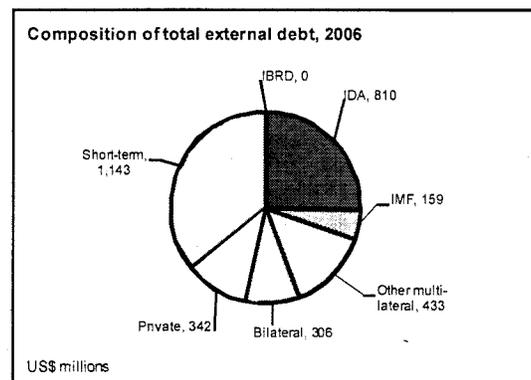
External Debt and Resource Flows

(US\$ millions)

Total debt outstanding and disbursed	6,116	3,192
Total debt service	388	261
Debt relief (HIPC, MDRI)	2,742	1,938

Total debt (% of GDP)	122.9	25.1
Total debt service (% of exports)	15.7	5.6

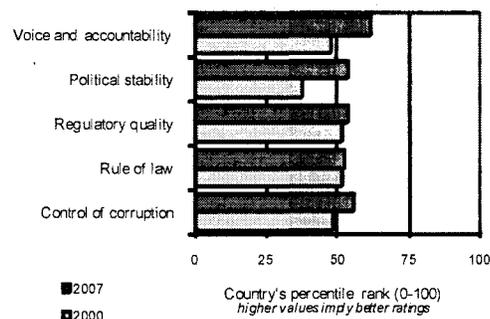
Foreign direct investment (net inflows)	166	435
Portfolio equity (net inflows)	0	0

**Private Sector Development** 2000 2008

Time required to start a business (days)	-	34
Cost to start a business (% of GNI per capita)	-	32.7
Time required to register property (days)	-	34

Ranked as a major constraint to business (% of managers surveyed who agreed)	2000	2007
n.a.	..	..
n.a.	..	..

Stock market capitalization (% of GDP)	10.1	16.6
Bank capital to asset ratio (%)	11.8	12.4

Governance indicators, 2000 and 2007

Source: Kaufmann-Kraay-Mastruzzi, World Bank

Technology and Infrastructure 2000 2007

Paved roads (% of total)	29.6	17.9
Fixed line and mobile phone subscribers (per 1,000 people)	2	34
High technology exports (% of manufactured exports)	19	0.2

Environment

Agricultural land (% of land area)	64	65
Forest area (% of land area)	26.8	24.2
Nationally protected areas (% of land area)	..	16.2
Freshwater resources per capita (cu. meters)	..	1,345
Freshwater withdrawal (% of internal resources)	3.2	..
CO2 emissions per capita (mt)	0.31	0.33
GDP per unit of energy use (2005 PPP \$ per kg of oil equivalent)	2.6	2.9
Energy use per capita (kg of oil equivalent)	392	397

World Bank Group portfolio 2000 2007

(US\$ millions)

IBRD		
Total debt outstanding and disbursed	9	0
Disbursements	0	0
Principal repayments	8	0
Interest payments	1	0
IDA		
Total debt outstanding and disbursed	3,130	1104
Disbursements	204	248
Total debt service	47	8

IFC (fiscal year)		
Total disbursed and outstanding portfolio of which IFC own account	24	57
Disbursements for IFC own account	0	8
Portfolio sales, prepayments and repayments for IFC own account	7	5

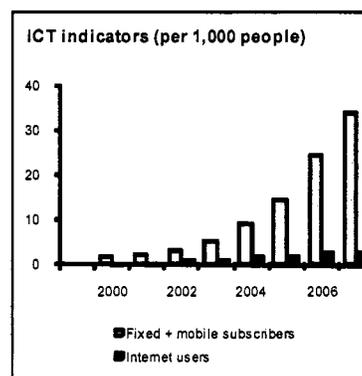
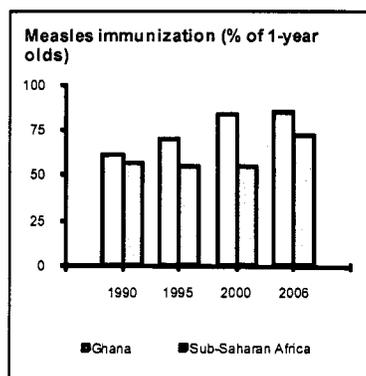
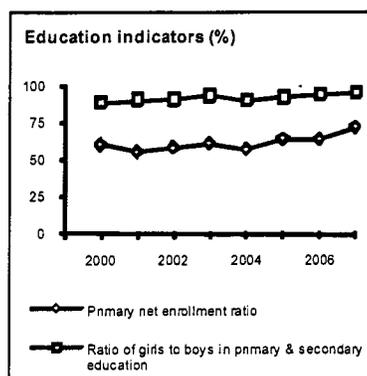
MIGA		
Gross exposure	15	133
New guarantees	0	0

With selected targets to achieve between 1990 and 2015

(estimate closest to date shown, +/- 2 years)

Ghana

	1990	1995	2000	2007
Goal 1: halve the rates for extreme poverty and malnutrition				
Poverty headcount ratio at \$ 125 a day (PPP, % of population)	..	..	..	..
Poverty headcount ratio at national poverty line (% of population)	50.0	..	39.5	28.5
Share of income or consumption to the poorest quintile (%)	7.0	..	5.6	..
Prevalence of malnutrition (% of children under 5)	24.1	25.1	20.3	18.8
Goal 2: ensure that children are able to complete primary schooling				
Primary school enrollment (net, %)	54	..	60	72
Primary completion rate (% of relevant age group)	61	..	62	71
Secondary school enrollment (gross, %)	34	..	38	49
Youth literacy rate (% of people ages 15-24)	..	..	71	..
Goal 3: eliminate gender disparity in education and empower women				
Ratio of girls to boys in primary and secondary education (%)	79	..	89	95
Women employed in the non-agricultural sector (% of non-agricultural employment)	57	..	..	..
Proportion of seats held by women in national parliament (%)	..	..	9	11
Goal 4: reduce under-5 mortality by two-thirds				
Under-5 mortality rate (per 1,000)	120	111	103	120
Infant mortality rate (per 1,000 live births)	76	71	72	76
Measles immunization (proportion of one-year olds immunized, %)	61	70	84	85
Goal 5: reduce maternal mortality by three-fourths				
Maternal mortality ratio (modeled estimate, per 100,000 live births)	..	..	..	560
Births attended by skilled health staff (% of total)	40	44	44	50
Contraceptive prevalence (% of women ages 15-49)	13	20	22	17
Goal 6: halt and begin to reverse the spread of HIV/AIDS and other major diseases				
Prevalence of HIV (% of population ages 15-49)	..	..	2.3	19
Incidence of tuberculosis (per 100,000 people)	224	217	210	203
Tuberculosis cases detected under DOTS (%)	..	15	37	38
Goal 7: halve the proportion of people without sustainable access to basic needs				
Access to an improved water source (% of population)	56	64	72	80
Access to improved sanitation facilities (% of population)	6	7	9	10
Forest area (% of total land area)	32.7	..	26.8	24.2
Nationally protected areas (% of total land area)	..	..	..	16.2
CO2 emissions (metric tons per capita)	0.2	0.3	0.3	0.3
GDP per unit of energy use (constant 2005 PPP \$ per kg of oil equivalent)	2.5	2.5	2.6	2.9
Goal 8: develop a global partnership for development				
Telephone mainlines (per 100 people)	0.3	0.4	1.1	1.6
Mobile phone subscribers (per 100 people)	0.0	0.0	0.6	32.4
Internet users (per 100 people)	0.0	0.0	0.1	2.8
Personal computers (per 100 people)	0.0	0.1	0.3	0.6



Selected Indicators of Bank Portfolio Performance and Management

As Of Date
2/16/2010

Indicator	2007	2008	2009	2010
Portfolio Assessment				
Number of Projects Under Implementation ^a	15	18	18	16
Average Implementation Period (years) ^b	3.5	3.2	3.8	4.3
Percent of Problem Projects by Number ^{a, c}	13.3	0.0	33.3	37.5
Percent of Problem Projects by Amount ^{a, c}	9.9	0.0	19.0	22.1
Percent of Projects at Risk by Number ^{a, d}	13.3	16.7	38.9	56.3
Percent of Projects at Risk by Amount ^{a, d}	9.9	22.5	25.8	38.3
Disbursement Ratio (%) ^e	23.3	24.0	15.5	6.9
Portfolio Management				
CPPR during the year (yes/no)	yes			
Supervision Resources (total US\$)				
Average Supervision (US\$/project)				

Memorandum Item	Since FY 80	Last Five FYs
Proj Eval by OED by Number	107	11
Proj Eval by OED by Amt (US\$ millions)	4,663.2	801.2
% of OED Projects Rated U or HU by Number	34.6	36.4
% of OED Projects Rated U or HU by Amt	31.8	37.1

a. As shown in the Annual Report on Portfolio Performance (except for current FY).

b. Average age of projects in the Bank's country portfolio.

c. Percent of projects rated U or HU on development objectives (DO) and/or implementation progress (IP).

d. As defined under the Portfolio Improvement Program.

e. Ratio of disbursements during the year to the undisbursed balance of the Bank's portfolio at the beginning of the year: Investment projects only.

* All indicators are for projects active in the Portfolio, with the exception of Disbursement Ratio, which includes all active projects as well as projects which exited during the fiscal year.

Proposed IBRD/IDA Base-Case Lending Program ^a

<i>Fiscal year</i>	<i>Proj ID</i>	<i>US\$(M)</i>	<i>Strategic Rewards b (H/M/L)</i>	<i>Implementation b Risks (H/M/L)</i>
2010	GH Agriculture DPL 2	25	H	M
	GH- Add Fin for the GEDAP (FY10)	70	H	L
	GH:Gas and Oil Capacity Building Project	35	H	H
	GH:Natural Resources Env Governance DPO3	10	H	M
	GH:Sustainable Rural Water & Sanit Serv	75	H	M
	Ghana Social Opportunities Project	40	H	H
	Result	255		
2011	GH - Gas Infrastructure Project (IBRD)	300	H	H
	GH Land Administration-2	30	H	M
	GH-Econ. Gov. Pov Red.Cr.-2 (EGPRC-2)	200	H	L
	GH-Agriculture DPL 3	50	H	M
	GH-Decentralization & Basic Services	100	H	H
	GH-Vocational/Skills	40	H	L
	GH-Urban Water and Sanitation Project	100	H	L
	Ghana Commercial Agriculture	100	H	H
	Ghana EITI++ Natural Res. Value Chain	50	H	H
	GH – Statistics Development Program	30	H	L
Result	1000			
2012	GH PRSC 8	100	H	M
	GH-Agriculture DPL 4	50	H	M
	GH Urban Water and Sanitation Project	100	H	L
	GH Land Administration Project 2	30	H	M
	GH Medium and Small Enterprises Initiative AF	30	H	L
	GH Vocational Skills Development Project	50	H	L
	GH Econ Managmnt and Cap Building project AF	20	H	L
	GH EITI ++	50	H	H
	Result	430		

	2007	2008	2009	2010*
<u>Commitments (US\$m)</u>				
Gross	156.74	96.88	427.46	20.60
Net**	106.74	96.88	369.96	20.60
<u>Net Commitments by Sector (%)</u>				
EQUITY		0.53	0.53	
GUARANTEE	29.73	14.62	16.35	100
LOAN	70.27	53.88	64.2	
QUASI LOAN		30.97	18.92	
Total	100	100	100	100
<u>Net Commitments by Investment Instrument (%)</u>				
Equity		0.53	0.53	
Guarantee	29.73	14.62	16.35	100
Loan	70.27	53.88	64.2	
Quasi loan		30.97	18.92	
Total	100	100	100	100

* As of March 31, 2010

** IFC's Own Account only

<i>Product</i>	<i>Completion FY</i>	<i>Cost (US\$000)</i>	<i>Audience^a</i>	<i>Objective^b</i>
Recent completions				
Investment Climate Ass.	FY09		Government	KG/PS
Ext. Review of PFM/PER	FY09		Government	KG/PS
Agriculture Sector Review	FY09		Government	KG/PS
Oil & External Competit.	FY09		Government	KG/PS
Jobs Creation and Skills Development TA	FY09		Government	
Underway				
Commercial Agriculture Notes	FY10		Government	KG/PS
Water Resources Policy Non Concessional Borrowing	FY10		Government	KG/PS
Pro-Poor Expenditure	FY10		Government	KG/PS
Health Status Report	FY10		Government	KG/PS
Skills & Vocational Training	FY10		Government	KG/PS
Education Sector Review	FY10			
Poverty Assessment	FY10		Government	KG/PS
Ghana Science, Technology, and Innovation Policy (STIP) Review	FY10		Government	KG/PS
	FY10		Government	KG/PS
Planned				
PER & Instit.for Svce Del				
ICT Review	FY11		Government	KG/PS
PEIR W&S	FY11		Government	KG/PS
Economics of Adaptation of CC	FY11		Government	KG/PS
Western Corridor Study	FY11		Government	KG/PS
	FY11		Government	KG/PS

a. Government, donor, Bank, public dissemination.

b. Knowledge generation, public debate, problem-solving.

Ghana - Key Economic Indicators

Indicator	Actual			Estimate		Projected			
	2005	2006	2007	2008	2009	2010	2011	2012	2013
National accounts (as % of GDP)									
Gross domestic product ^a	100	100	100	100	100	100	100	100	100
Agriculture	37	36	34	33	34	34	29	29	
Industry	25	26	25	25	25	25	35	37	
Services	37	38	41	41	41	41	36	35	
Total Consumption	96	95	93	97	95	91	77	78	
Gross domestic fixed investment	29	30	34	36	30	37	37	35	
Government investment	12	12	14	16	12	12	13	13	
Private investment	17	18	19	20	18	25	24	22	
Exports (GNFS) ^b	36	40	40	42	51	53	59	60	
Imports (GNFS)	62	65	67	75	77	81	73	73	
Gross domestic savings	4	5	7	3	5	9	23	22	..
Gross national savings ^c	7	12	10	0	-4	..	..	..	..
<i>Memorandum items</i>									
Gross domestic product (US\$ million at current prices)	10720	12722	14942	16653	14761	15302	18913	19880	
GNI per capita (US\$, Atlas method)	460	530	590	630	600	..	..	..	..
Real annual growth rates (% , calculated from 75 prices)									
Gross domestic product at market prices	5.9	6.4	5.7	7.3	4.5	5.0	21.5	7.0	-100.0
Gross Domestic Income	4.4	6.2	7.3	8.3	6.2	4.0	18.7	6.2	
Real annual per capita growth rates (% , calculated from 75 prices)									
Gross domestic product at market prices	3.6	4.1	3.5	5.1	2.4	2.9			
Total consumption	1.7	-9.7	-0.6	7.3	11.3	-4.1			
Private consumption	13.3	-9.7	-2.0	7.6	14.3	-4.2			
Balance of Payments (US\$ millions)									
Exports (GNFS) ^b	3869	5111	6004	7071	7509	8091	11179	11968	0
Merchandise FOB	2803	3728	4172	5270	5786	6125	9104	9823	0
Imports (GNFS) ^b	6620	8287	10065	12569	11320	12416	13845	14483	0
Merchandise FOB	5347	6754	8066	10269	9334	10132	11505	12059	0
Resource balance	-2751	-3175	-4061	-5498	-3812	-4325	-2666	-2515	0
Net current transfers	2117	2600	2833	2900	2967				0
Current account balance	-821	-703	-1366	-2856	-1024	-1407	-2666	-2515	0
Net private foreign direct investment	145	636	855	1212	1084	1900	0	0	0
Long-term loans (net)	140	624	513	555	620	681	0	0	0
Official	311	208	255	367	380	474	310	197	
Private	-171	416	258	188	240	207	-310	-197	
Other capital (net, incl. errors & omissions)	845	-154	302	1506	-215	..	..	..	0
Change in reserves^d	-309	-403	-305	-416	-465				0
<i>Memorandum items</i>									
Resource balance (% of GDP)	-25.7	-25.0	-27.2	-33.0	-25.8	-28.3	-14.1	-12.6	
Real annual growth rates (YR75 prices)									
Merchandise exports (FOB)	4.0	4.0	3.6	3.5	3.5	..	..	..
Primary	4.5	4.5	3.8	3.8	3.8	..	..	..
Manufactures	2.6	2.6	3.0	3.0	3.0	..	..	..
Merchandise imports (CIF)	7.5	6.2	4.6	5.4	..	..	..	..

Ghana - Key Economic Indicators (Continued)

Indicator	Actual			Estimate			Projected		
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Public finance (as % of GDP at market prices)^e									
Current revenues	24.1	25.4	33.6	25.2	26.8	27.0	28.1	27.9	
Current expenditures	20.0	22.5	23.7	26.3	26.8	26.5	22.8	22.2	
Current account surplus (+) or deficit (-)	4.1	2.9	9.9	-1.1	0.0	0.6	5.3	5.7	
Capital expenditure	12.0	12.4	14.4	15.7	12.4	11.8	12.9	12.6	
Foreign financing	5.5	3.9	8.6	3.2	6.9	6.7	4.1	4.1	
Monetary indicators									
M2/GDP	0.3	0.4	0.4	0.5	0.5	0.5	0.4	0.5	
Growth of M2 (%)	14.3	38.8	35.9	40.2	22.5	16.5	29.3	23.5	
Private sector credit growth / total credit growth (%)	-44.2	76.6	55.1	31.5	..	..	..	..
Price indices (YR75 =100)									
Merchandise export price index	144.0	184.2	199.0	242.8	257.7	..	..	..	..
Merchandise import price index	144.0	171.2	195.5	236.2	..	..	..	..	..
Merchandise terms of trade index	100.0	107.6	101.8	102.8	..	..	..	..	..
Real exchange rate (US\$/LCU) ^f	..	..	..	..	..	0.0	0.0	0.0	0.0
Real interest rates									
Consumer price index (% change)	14.4	8.2	7.7	7.3	7.3	..	..	..	..
GDP deflator (% change)	15.0	12.8	13.8	16.9	17.2	11.0	9.0	3.0	..

a. GDP at market prices

b. "GNFS" denotes "goods and nonfactor services."

c. Includes net unrequited transfers excluding official capital grants.

d. Includes use of IMF resources.

e. Consolidated central government.

f. "LCU" denotes "local currency units." An increase in US\$/LCU denotes appreciation.

Ghana Social Indicators

	Latest single year			Same region/income group	
	1980-85	1990-95	2002-08	Sub-Saharan Africa	Low-income
POPULATION					
Total population, mid-year (<i>millions</i>)	13.0	17.2	23.4	800.0	1,295.8
Growth rate (<i>% annual average for period</i>)	3.3	2.8	2.2	2.4	2.2
Urban population (<i>% of population</i>)	32.9	40.1	50.0	35.9	31.7
Total fertility rate (<i>births per woman</i>)	..	..	..	5.1	4.2
POVERTY					
<i>(% of population)</i>					
National headcount index	..	50.0	28.5	..	..
Urban headcount index	..	..	..	..	..
Rural headcount index	..	..	..	..	..
INCOME					
GNI per capita (<i>US\$</i>)	350	360	630	951	574
Consumer price index (<i>2000=100</i>)	2	32	344	144	152
Food price index (<i>2000=100</i>)	..	..	..	..	..
INCOME/CONSUMPTION DISTRIBUTION					
Gini index	..	..	..	..	..
Low est quintile (<i>% of income or consumption</i>)	..	6.7	5.2	..	..
Highest quintile (<i>% of income or consumption</i>)	..	45.3	48.6	..	..
SOCIAL INDICATORS					
Public expenditure					
Health (<i>% of GDP</i>)	..	..	..	2.4	1.6
Education (<i>% of GNI</i>)	..	..	..	4.3	3.4
Net primary school enrollment rate					
<i>(% of age group)</i>					
Total	..	..	..	70	73
Male	..	..	..	72	76
Female	..	..	..	67	69
Access to an improved water source					
<i>(% of population)</i>					
Total	..	64	80	58	68
Urban	..	87	90	81	84
Rural	..	49	71	46	60
Immunization rate					
<i>(% of children ages 12-23 months)</i>					
Measles	..	..	..	73	76
DPT	..	..	..	73	77
Child malnutrition (<i>% under 5 years</i>)	..	25	14	27	28
Life expectancy at birth					
<i>(years)</i>					
Total	55	59	57	51	58
Male	..	..	..	50	57
Female	..	..	..	52	59
Mortality					
Infant (<i>per 1,000 live births</i>)	88	71	73	89	80
Under 5 (<i>per 1,000</i>)	142	111	115	146	126
Adult (<i>15-59</i>)	..	..	..	..	..
Male (<i>per 1,000 population</i>)	..	..	..	417	306
Female (<i>per 1,000 population</i>)	..	..	..	390	269
Maternal (<i>per 100,000 live births</i>)	..	..	..	900	780
Births attended by skilled health staff (%)	..	..	..	45	42

CAS Annex B5. This table was produced from the CMU LDB system.

02/19/10

Note: 0 or 0.0 means zero or less than half the unit shown. Net enrollment rate: break in series between 1997 and 1998 due to change from ISCED76 to ISCED97. Immunization: refers to children ages 12-23 months who received vaccinations before one year of age or at any time before the survey.

B8 (IFC) for Ghana

Ghana
Committed and Disbursed Outstanding Investment Portfolio
As of 1/31/2010
(In USD Millions)

FY Approval	Company	Committed				Disbursed Outstanding					
		Loan	Equity	**Quasi Equity	*GT/RM	Partici pant	Loan	Equity	**Quasi Equity	*GT/RM	Partici pant
2007/09	Advans ghana	0	0.58	0	0	0	0	0.58	0	0	0
1998	Aef ncs	0	0	0.53	0	0	0	0	0.53	0	0
1994	Aef shangri-la	0.1	0	0	0	0	0.1	0	0	0	0
1996	Aef tacks farms	0.43	0	0	0	0	0.43	0	0	0	0
2009	Ashesi	2.5	0	0	0	0	0	0	0	0	0
0	Eb-accion	0	0.81	0	0	0	0	0	0	0	0
0/08	Ecobank - ghana	10	0	20	6.14	0	0	0	20	0	0
0	Fidelity ghana	5	0	0	0	0	0	0	0	0	0
2008	Finatrade	10	0	10	0	0	0	0	0	0	0
1991	Ghanal	0	0.22	0	0	0	0	0.22	0	0	0
2009	Ghi	0	0.9	0	0	0	0	0.9	0	0	0
2008	Gopdc	12.5	0	0	0	0	12.5	0	0	0	0
2009	Kosmos energy	50	0	50	0	0	44.13	0	50	0	0
2008	Marina market	4.7	0	0	0	0	0	0	0	0	0
0	Merchant bnk gha	10	0	0	0	0	0	0	0	0	0
2006	Newmont ghana	66.18	0	0	0	0	66.18	0	0	0	8.82
0	Stanbic ghana	0	0	13	0	0	0	0	8	0	0
2009	Tullow	115	0	0	0	0	109.42	0	0	0	0
2009	Zain ghana	70	0	20	0	0	45	0	20	0	36.96
Total Portfolio:		356.41	2.51	113.53	6.14	66.32	277.76	1.7	98.53	0	45.78

* Denotes Guarantee and Risk Management Products.

** Quasi Equity includes both loan and equity types.

CAS Annex B8 - Ghana

Operations Portfolio (IBRD/IDA and Grants)

As Of Date 2/16/2010

122

469.98
0.00
1,439.25
230.90
1,909.23
230.90
799.21
2.06
801.27

Project Name	Development Objectives	Implementation Progress	Fiscal Year	IBRD	Original Amount in US\$ Millions				Difference Between Expected and Actual Disbursements ^{a/}		
					IDA	GRANT	Cancel.	Undisb.		Orig. Frm Rev'd	
GH Land Administration (F'S		S	2004		20.5				5.302614	2.8655817	
GH-Corn Based Rural Dev (S		S	2005		82				14.75984	-8.659826	8.673507
GH-EGPRC (fast-track) S		S	2009		300				150.5167		
GH-Economic Management MU		MU	2006		35				15.44189	-2.058235	7.775098
GH-Edu Sec SIL (FY04) MU		U	2004		78				32.69551	29.535681	
GH-Energy Dev & Access MS		MS	2008		90				69.52025	-3.123126	
GH-GEF Rural Energy Acc MS		MS	2008			5.5			4.567576	1.5609092	
GH-GEF Urban Transport F.S		MS	2007			7			4.037876	0.2045425	
GH-Health Insurance ProjerMU		MS	2008		15				13.90125	12.177126	
GH-Multi-Sect HIV/AIDS - IMU		U	2006		20				10.16632	6.7236667	6.030069
GH-Nut. & Malaria Ctrl Chil MU		U	2008		25				18.0662	4.7486054	
GH-Small Towns Water Sp MS		MS	2005		51				16.3823	-11.08229	5.617711
GH-Transport Project SIL (fS		S	2009		225				233.8183	9.9667774	
GH-Urban Env Sanitation 2 MS		MS	2004		62				36.64638	26.402452	
GH-Urban Transport Projec S		MS	2007		45				40.18358	9.3169033	
GH-Urban Water SIL (FY06) MU		U	2005		103				65.8296	52.592748	
M/SME Initiative MS		MS	2006		45				39.70204	25.943778	
YGH-eGhana SIL (FY07) S		S	2007		40				36.28115	20.69406	
					1236.5				807.8194	26.781014	28.09639
						12.5					

