

**AFRICAN DEVELOPMENT BANK GROUP**



**GHANA**

**EVALUATION OF BANK ASSISTANCE TO  
EDUCATION SECTOR**

**OPERATIONS EVALUATION DEPARTMENT  
(OPEV)**

**13 October 2005**

## TABLE OF CONTENTS

<b>LIST OF ABBREVIATIONS.....</b>	<b>i</b>
<b>EXECUTIVE SUMMARY .....</b>	<b>ii</b>
<b>1. BACKGROUND.....</b>	<b>1</b>
1.1 Evaluation Objectives .....	1
1.2 Scope and Methodology.....	1
1.3 Socio-economic Context .....	1
1.4 The Country’s Historical Relations with the Bank .....	4
<b>2. REVIEW OF THE BANK’S ASSISTANCE STRATEGY .....</b>	<b>5</b>
2.1 Bank’s Education Sector Policy.....	5
2.2 Bank’s Strategy for the Country.....	6
2.3 Government’s Education Policies and Strategies.....	7
2.4 Relevance of Bank Assistance Strategy .....	8
<b>3. EVALUATION OF RESULTS: LENDING OPERATIONS.....</b>	<b>9</b>
3.1 Lending Operations to the Education Sector.....	9
3.2 Relevance .....	10
3.3 Achievement of Objectives .....	11
3.4 Efficiency .....	11
3.5 Institutional Development Impact.....	12
3.6 Sustainability.....	13
<b>4. EVALUATION OF RESULTS: NON-LENDING OPERATIONS .....</b>	<b>13</b>
4.1 Economic and Sector Work/Policy Dialogue.....	13
4.2 Resource Mobilization and Co-financing .....	13
4.3 Aid Coordination, Harmonization and Results Orientation .....	15
<b>5. CONTRIBUTORS’ PERFORMANCE.....</b>	<b>15</b>
5.1 Borrower and Executing Agencies.....	15
5.2 The Bank .....	16
5.3 Other Donors and Co-financiers .....	17
5.4 Other Stakeholders (Civil Society, Private Sector).....	17
<b>6. OVERALL ASSESSMENT.....</b>	<b>18</b>
6.1 Cross-cutting Aspects.....	18
6.2 Counterfactual .....	18
6.3 Overall Assessment of Bank Assistance to the Sector .....	19
<b>7. LESSONS LEARNED AND RECOMMENDATIONS.....</b>	<b>20</b>
7.1 Lessons Learned.....	20
7.2 Recommendations .....	21
<b>8. GENDER EQUITY AND POVERTY REDUCTION .....</b>	<b>22</b>
8.1 Introduction .....	22
8.2 Women’s Community Development Project .....	22
8.3 The Poverty Reduction Project .....	23

<b>ANNEXES .....</b>	<b>25</b>
ANNEX 1. LIST OF DOCUMENTS CONSULTED.....	25
ANNEX 2. BANK SOCIAL PORTFOLIO AND POLICIES .....	27
ANNEX 3. PROJECT RATINGS.....	28

---

This report was prepared by Albert-Enéas Gakusi, Principal Post-Evaluation Officer, Operations Evaluation Department (OPEV) and by Mr. Thomas O'Brien Kirk, an external consultant, following their mission to Ghana in March 2005. Any further matters relating to this report may be referred to Mr. Getinet W. Giorgis, Director, OPEV, extension 2041 or to Albert-Enéas Gakusi, extension 3449.

## **LIST OF ABBREVIATIONS**

ADF	African Development Fund
AIDS	Acquired Immune-Deficiency Syndrome
DANIDA	Danish International Development Assistance
DFID	Department for International Development (UK)
ERP	Economic Recovery Programme
EU	European Union
GTZ	German International Development Agency
HIV	Human Immune-deficiency Virus
IMF	International Monetary Fund
ILO	International Labour Organization
JICA	Japan International Cooperation Agency
KVIP	Kumasi Ventilated Improved Pit - latrine
NGO	Non-governmental Organisation
OECD	Organisation for Economic Co-operation and Development
SWAp	Sector Wide Approach
UA	Units of Account
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNICEF	The United Nations Children's Fund
USAID	United States International Aid Agency

## EXECUTIVE SUMMARY

*Objective, Scope and Methodology of the Review:* The objective of the review is to evaluate the Bank's education policy, strategy and interventions over the period 1985 to 2004, in order to identify good practices and shortcomings and to draw up useful lessons for future interventions. The evaluation pertains mainly to education and is supplemented with an examination of poverty reduction and gender equity in the last chapter. The evaluation is based on documentary sources and interviews with Bank staff, country officials and stakeholders during the country visit. Two lending projects were examined in education, one lending and one non-lending project in gender equity, and one lending project in poverty alleviation.

*Country Economic Context and Sector Policies:* The macroeconomic environment in Ghana has fluctuated since Independence with periods of high inflation, public financial constraints - which have made project implementation difficult - and little private sector investment. Since 2001, efforts have been made to implement prudential fiscal and monetary measures, resulting in economic stability with lowered inflation although retaining stagnant private sector levels of investment. In terms of living conditions, the general situation has improved gradually over the last 15 years. The Government has vigorously pursued education sector development plans with the assistance of external support, and the education sector *per se* has improved. Other examples of the positive trend in socio-economic development are found in general levels of education. The adult literacy rate increased from 58.5% to 73.8%, with youth literacy increasing from 81.8% to 92.2% between 1990 and 2000. Less than half of the schools surveyed could utilize all their classrooms during the rains of the early 1990s, but in 2003 over two-thirds could do so. Yet, Ghana is still estimated to have more than one million children not attending primary school. The task of catching up with the years of missed educational opportunities, while striving for the Millennium Development Goals of education for all with gender parity, places a huge challenge on the Government. Another sector challenge towards improving the general education service delivery is the severe brain drain by trained teachers leaving the education sector.

*Bank Sector Strategy and its Relevance:* The Bank and Government policies and strategies are essentially congruent. They aim at improving human capital in order to increase economic growth and reduce poverty. However, at the level of implementation, the Government wishes Bank interventions to become an integral part of the SWAp, whereas the Bank is still maintaining a project-based approach. The Bank's education policy is in line with other lead donors such as World Bank, but the policy is hampered at the operational level, and is challenged by specific problems, such as the substantial brain drain and general lack of qualified teachers. The Government leads the sector coordination with respect to policy dialogue together with World Bank and DIFD as the most active development partners. The Bank has not fulfilled its potential role in the process of developing Ghana's education sector policies and strategies.

*Evaluation of the Sector Interventions:* The interventions were evaluated according to standard evaluation benchmarks. The overall rating of the education sector interventions is satisfactory. The interventions are highly relevant and they are scored satisfactory for efficacy, institutional development and sustainability, while efficiency is unsatisfactory in all interventions. However, it should be pointed out that some of the project interventions were implemented in periods with high inflation and currency fluctuations in Ghana, and this affected the plans and budgets. The interventions experienced considerable delays as well as problems with quality at entry, both of which led to cost overruns and necessitated reallocation, and the abandonment of aspects such as training. The poor workmanship led to increased maintenance costs for education institutions plagued with few resources and this

hampered sustainability. These problems troubled both education projects, especially the Tertiary Education Rehabilitation Project. Both interventions experienced lack of effective communication with the Bank, as well as a low degree of participatory process in the project cycle. The evaluation is supplemented by an overall evaluation, including the rating of other key areas. Assistance Strategy is rated satisfactory but the rating is less than satisfactory on both the Bank's and the Government's performance. The overall evaluation combining interventions and other key areas is satisfactory, although leaving room for improvements.

*Main Lessons Learned:* a) Lack of national Bank representation constitutes a missed opportunity for the Bank to participate in ongoing education sector policy dialogue between the Government and Development Partners; b) a participatory approach improves the project efficiency and impact; c) dedicated staff managers and task managers, political support, beneficiaries' involvement as well as effective participation are likely to improve the implementation of planned outcomes.

*Recommendations to the Bank:* a) The participatory process in designing, appraising, implementing and assessing project activities should be effective; b) the Bank should enter the Education Basket Fund, fully or partially as suitable to Bank procedures; c) the Bank needs to effectively pursue more innovative ways to support institutional capacity development in the education sector at large; d) in order to improve interventions, task managers work load should be reduced and appraisal procedures improved.

*Recommendations to the Government of Ghana:* The Government should; a) improve measures to reduce the human resource problems in the education sector, including providing teachers with accommodation and other incentives, especially in the under-privileged areas; b) ensure that the project managers effectively manage and implement projects in order to attain the desired objectives; c) expedite actions on public service reforms in order to improve alternative employment opportunities in the private sector, while linking this to education improvements; d) ensure the implementation of the New Audit Service Act to present to Development Partners a good framework for using the SWAp and budget support.

*Gender Equity and Poverty reduction:* The interventions in gender equity and in Poverty reduction represent 12% of the Bank's social sector support. The Women's Community Development Project has been difficult to evaluate due to the lack of access to key informants and documentation. Based on available information, the rating is unsatisfactory due mainly to its political dimension and lack of sound management, transparency and accountability. Therefore, the Bank's interventions in politically manipulated activities should be avoided as lack of transparency and accountability may be a threat to the returns to investment. The Poverty Reduction Project has been successful and a second phase is planned to deal with urban poverty. It is recommended that similar project designs incorporate the process of developing projects on a demand driven basis. The Poverty Reduction Project should benefit from the positive experience of the SELF Project in Tanzania, as they share common challenges.

## **1. BACKGROUND**

### **1.1 Evaluation Objectives**

1.1.1 The objectives of the Education Sector Evaluation are to; a) assess the relevance of funded activities through projects over the period 1985-2004; b) assess the effectiveness of Bank support to the Ghanaian education sector in improving education system delivery, access to educational services, promoting changes in education sector policies and institutional reforms, and c) identify lessons from experience over the period in order to strengthen future Bank policies and procedures and improve quality of Bank operations.

1.1.2 The review critically; a) analyses the extent to which the strategies of lending and non-lending activities of the Bank matched those of the country in the education sector, and b) assesses the impact of the interventions of the Bank in the education sector showing linkages between the goals/objectives with the outcome indicators targeted by the Bank during the Country Assistance Strategy period. Thus, the findings of this review, lessons and recommendations would serve as inputs for the evaluation of the Bank Country Assistance Strategy in Ghana, input into future Sector Wide Evaluations by OPEV and sharing lessons with Operations Department.

### **1.2 Scope and Methodology**

1.2.1 The review primarily documents from past and recent lending and non-lending activities of the Bank in the education sector in Ghana and evaluate the strategies employed over the years in order to draw the lessons of experience and recommend the way forward. The evaluation was based on a review of the available documents such as Appraisal Reports, Project Completion Reports, Country Strategy Papers, Country Portfolio Review Reports, Supervision Mission Reports, and Annual Portfolio Reviews of on-going and completed interventions in the education sector in Ghana. The review takes into account the evolution of the Bank with respect to the changing emphasis on the development agenda such as crosscutting issues - gender, environment, poverty, private sector, community participation and regional integration. It also takes into account the impact of policy documents introduced at different periods, and the evolving operational guidelines and procedures adopted over the years in managing the portfolio of the Bank<sup>1</sup>.

1.2.2 The methodology includes interviews with staff of the Bank, the Government, implementing agencies, development cooperation partners, and other stakeholders who have first or second hand knowledge of the Bank projects. The methodology relies on field missions in Ghana from 27 February to 16 March 2005 to share the views of the various stakeholders in the sector and to assess results. Interviews and focus group discussions were carried out with the various stakeholders in the sector, notably the education staff<sup>2</sup>. The evaluation focuses on the education sector. It is completed with a review of three other social sector projects of which two are on gender equity and one on poverty reduction. The evaluation benefits from adequate data and publications by the Government and Development Partners, except for the gender equity projects.

### **1.3 Socio-economic Context**

1.3.1 Ghana is a country of 239,000 km and the population has grown from approximately 11 million in 1980 to the present estimate of around 21 million<sup>3</sup>. Since its independence in

---

<sup>1</sup> See the list in Annex 2.

<sup>2</sup> The Evaluation Team would like to thank all individuals and organisations that collaborated and cooperated in the Evaluation.

<sup>3</sup> ADB, *African Development Report 2004 and Selected Statistics on African Countries 2004*.

1957, Ghana has experienced different political regimes with different economic results and social outcomes. The economy expanded until 1963 when it started declining sharply in the following 20 years. During that period, the government's tax base diminished by falling income and production. The resulting large deficit led to rising inflation and a large external debt burden. It also resulted in lower expenditure and a general neglect of the country's infrastructure, as well as its education and health services. It is estimated that about 2 million Ghanaians left the country including 14,000 teachers.

1.3.2 In 1983, the new Rawling's Government took steps to reduce corruption and restore the basis of economic growth through the first Economic Recovery Programme (ERP I) developed in close collaboration with World Bank and the IMF to stabilize the economy. In 1992, there was an introduction of a new multiparty constitution, followed by elections. Ghana experienced a brief period of economic uncertainty, compounded by difficulties in fiscal management and the fall in earnings from cocoa and gold. The Government increased its expenditure, which exceeded the agreed levels, and a number of donors suspended their assistance. In 1992, Government holdings in a number of companies were sold. The government, however, continued to acknowledge the need to alleviate poverty and opted to maintain expenditure on education and basic health.

1.3.3 When the Government of President Kufuor took over in January 2001, the economy of Ghana again faced crisis. Inflation was running at 41% and the budget deficit and external and domestic debts stood at unsustainable levels. This macro-economic context had a negative impact on expenditure in social sectors and poverty reduction activities as the Government found it increasingly difficult to meet its counterpart funding obligations to donor supported projects, including the social sectors.

1.3.4 With strong donor support, the present Government of President Kufuor adopted and implemented prudential fiscal and monetary measures that resulted in macroeconomic stability and economic growth and investor confidence. The inflation rate decreased from 40.5% by the end of 2000 to 10.5% at the end of first quarter, 2004. In terms of economic progress, the increase in fuel prices puts Ghanaian economy under pressure. The level of fuel prices and Government subsidy is discussed in Ghana as the country strives to adjust to increased prices<sup>4</sup>.

1.3.5 Although the road ahead is still long, there has been a general improvement of living conditions in Ghana for more than 15 years. The average annual real economic growth rate per capita was -1.1% and 1.9% respectively for the periods 1980-1990 and 1991-2003<sup>5</sup>. Public expenditure on education as a percentage of Gross Domestic Product rose from 3.2 to 4.1; on health from 1.3 and 2.8. The population with sustainable access to improved sanitation increased from 61% in 1990 to 72% in 2000. The undernourished proportion has decreased from 35% to 25% between 1990/92 and 1999/2001. The prevalence of HIV is low compared to the African epidemiological situation.

1.3.6 One of the big challenges is the heavy dependency on donor support. For example, in the agricultural sector where most of the poor are living, donor support represented 67% of the budget for agricultural programmes in 2003. Such high dependency on aid creates uncertainty and limits the possibilities of growth in agriculture, given the decrease in donor inflow per capita since 1990<sup>6</sup>. The problems of becoming more dependent on donor support

---

<sup>4</sup> Professor Mike Ocquaye, 'Govt can't reduce fuel prices', *Daily Graphic*, 02.03.05.

<sup>5</sup> The population of Ghana was estimated at 11.043 Millions in 1980; 15. 277 Millions in 1990 and 20.922 Millions in 2003, which implies an annual population growth of 3.2% in the 1980s, and 2.4 % between 1990 and 2003.

<sup>6</sup> DAC-OECD database.

are aggravated by the stagnation in private investments, which represents a major challenge for sustainable growth in Ghana<sup>7</sup>. The stagnation in private sector capital formation in 2003 for the third successive year is causing concern because the Government has private sector as the engine of growth.

1.3.7 Other examples of the positive trend in socio-economic development from 1990 to 2000 are found in education. The adult literacy rate increased from 58.5 to 73.8 and the youth literacy from 81.8 and 92. Less than half of schools could use all their classrooms during rains in the early 1990's, but in 2003 more than two-thirds did<sup>8</sup>. Improvements in the education sector are forthcoming and most of Ghana is likely to meet the Millennium Development Goals on education. The major challenge remains in the three northern regions, where the schooling ratio and the ratio of girls attending schools are lower than the rest of Ghana. Interestingly, this problem was also pertinent when President Nkrumah started extensive educational programmes. Various studies have assessed the number of children in Ghana still not attending school and the estimate is at least 1 million children<sup>9</sup>. Given the constant population increase, this represents an enormous challenge to Ghana. The task to reverse the educational backlog is on-going but major efforts are still needed. Poverty is the main reason that so many children do not attend primary school.<sup>10</sup>

1.3.8 The Government will also have to face the daunting problem of the brain drain in the education and health sectors. Ghana was known as one of the African countries with a relatively good education standard. This was challenged by the economic hardship illustrated earlier in this section and although literacy rate has improved significantly, the primary school enrolment around 80% has barely been able to cope with population growth from 1980 to 2000. The trend in educational improvements is positive and recent years' development is promising. In 2003/04 the percentage increased to 86%, or 2.96 million pupils compared to 1.95 million in 1990. Regarding secondary school enrolment, the ratio of 36 students per class in 2000 was reversed from 40.7 in 1980. However, both in primary and secondary enrolment, the female ratio is gradually creeping up towards equality<sup>11</sup>. Part of the problems in achieving more rapid improvements in education could be linked to inadequate staffing. The education sector is under severe pressure due to lack of qualified staff and the inability to offer sufficiently attractive remuneration. To retain and attract qualified people in the country, Ghana will have to review its civil services conditions in order to increase both economic efficiency and social sector service delivery.

1.3.9 The implementation of the Poverty Reduction Strategy is in focus in Ghana's strategic development plans where the Government has targeted education as the key to poverty reduction. The education program seeks to enhance access and to improve quality of free and compulsory universal basic education. Part of the program is to improve the human capacity in the education sector and teachers are being trained (more than 6,000 in 2002 and a target of 18,000 in 2003). In 2002 a teachers' incentive scheme was initiated to attract and retain qualified teachers, especially in remote areas. In 2003 access to education with emphasis on reducing gender disparities and skills development was made a priority by Government. However, the targets are conditional upon external assistance, which challenges the Government to ensure economic and structural reforms and stable development.

---

<sup>7</sup> ADB, OECD, *African Economic Outlook*, 2003/2004.

<sup>8</sup> World Bank, *Books, Buildings and Learning Outcomes*, OED, 2004.

<sup>9</sup> DFID, *Ghana: Country level report on the education sector in Ghana*, Final Draft 24.01.2005.

<sup>10</sup> ADB, *Selected Statistics of African Countries*, 2004; ADB, *African Development Report 2004*; UNDP, *Human Development Report*, 2004; World Bank, *World Development Indicators*, 2003.

<sup>11</sup> ADB, 2004, *Selected Statistics on African Countries*.

## 1.4 The Country's Historical Relations with the Bank

1.4.1 For more than three decades, the Bank has been engaged in operations in Ghana, beginning in 1973 with the Nasia Rice Project. Up to the end of 2003, the total cumulative approvals for Ghana stood at close to UA 855 million. This is 2.6% of total cumulative Bank loans and grant approvals for Africa up to 2003. Over a five-year period, 1999-2003, the Bank's total loan and grant approvals to Ghana increased from approximately 16 million UA in 1999 to approximately 81 million UA in 2003. The comparative cumulative distribution of approvals by sector in Ghana and in the whole Africa for the period 1967-2003 is given in table 1.

**Table 1. Loan and Grant Approvals by sector, 1967-2003**

Sectors	Ghana	Africa	Ghana	Africa	Difference
	(000000 AU)	(000000 AU)	%	%	%
Agriculture and Rural Development	188	6 132	22,0	18,5	3,5
Social Sectors :	148	3 901	17,0	11,7	5,3
<i>Education</i>	51	2 195	6,0	6,0	0,0
<i>Health</i>	49	1217	5,7	3,3	2,4
Transport	127	5 325	15,0	16,0	-1,0
Industry and Mining	120	1 928	14,0	5,8	8,2
Multi-Sector	104	4 881	12,0	14,0	-2,0
Financial Sectors	92	4 503	11,0	13,6	-2,6
Power/Energy	41	3 134	5,0	9,4	-4,4
Water Supply and Sanitation	31	2 500	3,0	7,5	-4,5
Telecommunications	5	911	1,0	2,7	-1,7
Total	856	36 627	100,0	100,0	0,0

Source: African Development Bank, *Compendium of Statistics on Bank Operations*, 2004.

1.4.2 In Ghana, the agriculture and rural development sectors received the largest share followed by the social sectors. Within the social sectors, education and health received almost the same share of about 6%. With regard to the approvals to all Regional Members Countries, the social sectors are the fifth largest compared to the second rank in Ghana. Table 1 shows that Ghana has an advantage compared to other African countries in health investments whereas education received equal attention. Available data covering the last five years show that the total amount disbursed to the social sectors in Ghana has been increased significantly from 1999 and 2003, which is an indication of an increased commitment to the social sectors. This trend is in line with the Bank's vision and its declared priorities to support African countries to reach Millennium Development Goals, all of which consist in improving human capital.

**Table 2. Bank Assistance to Ghana Social Sector (in UA end 2004)<sup>12</sup>**

Sector	Instrument			Status		
	Loan	Grant	Net Signed	%	Completed	To start
Health	4	2	45 338 659	42	4	2
Education	3	1	49 776 665	46	2	2
Gender Equity	1	1	1 834 780	2	2	0
Poverty Alleviation-Micro Finance	1	0	11 000 000	10	1	0
<b>Total Social Sector</b>	<b>9</b>	<b>4</b>	<b>107 950 103</b>	<b>100</b>	<b>9</b>	<b>4</b>

Source: African Development Data

1.4.3 The above table 2 shows that the Bank's approved cumulative assistance to the social sectors up to end of 2004 has been close to UA 108 million. Within the social sectors, the Bank has supported the Health and Education Sectors at almost the same level and in total with 88% of all approvals to the sector. The detailed history of the Bank's interventions in the social sector is found in Annex 2.

## **2. REVIEW OF THE BANK'S ASSISTANCE STRATEGY**

### **2.1 Bank's Education Sector Policy**

2.1.1 Since its inception, the Bank has paid attention to development of human resources in its Regional Member Countries. It has progressively developed and published policy documents to guide its interventions in the social sectors. The aims are to improve access and quality of education and health, to promote gender equity and reduce poverty. The Bank's Education Policy was first outlined in the 1986 Education Sector Policy Paper, which emphasised the early years of schooling. From 1975 to 1990, the Bank's support was focused on secondary education, including vocational and technical training. In the period 1985-1990 almost half the total Bank support to education went to the Secondary level. This changed in the following decade as 52% of the total educational support was allocated to the primary education level, thus, in the early 1990s emphasis was on improving access to basic education in Regional Member Countries.

2.1.2 The Bank's revised Education Sector Policy of 1999 took a more holistic view of education and the education sector. Under the overall Poverty Reduction Strategy, the new educational policy was to promote more flexible, efficient and cost-effective interventions. The main challenges towards reaching the desired "quality basic education for all" and for reaching improved secondary level education were identified; a) limited access to education at all levels; b) unequal access to education; and c) poor quality of education.

2.1.3 While continuing to stress the need to improve access to basic education, the new policy paper advocates for other sub-sectors of education: secondary, technical, vocational, and tertiary also to receive adequate attention, thus trying to secure a balanced development of education in Africa. Furthermore, the new policy document recognises that education is a collective undertaking requiring community participation. The policy places greater emphasis on impact, on ownership, and on sustainability of educational outcomes. It also recommends adequate attention be paid to the availability of trained teachers, the curriculum, and quality-enhancing materials. In the 1999 Education Sector Policy Paper the Bank recognised that the diversity among its Regional Member Countries calls for a differentiated and fine-tuned

<sup>12</sup> Education support includes the approved Education III lending and non-lending of UA 25 million, not yet signed at the time of the evaluation visit.

approach to its education sector interventions. The Bank showed the way forward with a participatory approach to develop the new policy paper through extensive consultations with experts and managers in education and with NGOs and the national public representing the Regional Member Countries. This consultation process culminated in an international stakeholders' workshop in Abidjan (March 16-17, 1999).

2.1.4 The new challenges to education in Africa were seen as globalisation and more prominent to science and technology. The strategy to address the challenges focuses on poor education quality, poor management and planning and poor financing capacity. In meeting the challenges, the Bank calls for improved access especially to disadvantaged groups. Another noteworthy aspect of the new policy is on vocational and technical education. The policy recognises the involvement of private and public employers in the development of adequate education. It is rightly implied that this lack of participation tends to isolate vocational training into a rather static or rigid continuation of previous training modules instead of a dynamic educational development process.

2.1.5 The education policy of the Bank is very similar to the formulation of other development partners, notably World Bank. The Bank's policy development process with a shift towards new areas of focus is also following the same trend as the World Bank. It could be argued that in general World Bank is spearheading the policy development process with the Bank following track. In terms of transferring the education policies into practice, the interventions of World Bank and the Bank differ significantly: a) World Bank emphasises primary education whilst the Bank strives to maintain a balanced support to all three levels, primary, secondary and tertiary; b) World Bank has moved away from "hardware" support towards institutional support, whereas the Bank still focuses on the "hardware"; c) the World Bank has moved to a sector wide approach with institutional reforms and budget support, whilst the Bank remains more inclined to the project oriented approach. The present development in the education sector tends to emphasise the SWAp and it is expected that the Bank's policy, in this respect, will come under increased pressure.

## **2.2 Bank's Strategy for the Country**

2.2.1 The Bank's interventions in the education sector are based on the strategies defined in its policy documents towards the Regional Member Countries. Before 1996, the interventions were based on the Economic Prospects and Country Programming documents<sup>13</sup>. The Paper for 1991-1993 notes, that the reasons for the poor performance of projects in Ghana are linked to the difficult economic conditions and mismanagement. The report also notes how the brain drain and high staff turnover was set-off as a result of the poor economic conditions in Ghana. The Paper for 1994-1996 notes as an area of concern, the time taken by implementing agencies in preparing documents for loan effectiveness and the lack of understanding of the Bank's disbursement and procurement procedures, findings that are echoed in this evaluation.

2.2.2 Since 1996, the Bank's Strategy for Ghana has been set out in a series of *Country Assistance Strategy Papers*. In the Bank's *Country Strategy Paper of Ghana 1996-1998*, the Bank prioritised poverty reduction as its main focus. Therefore, emphasis was put on the social sectors. Regarding education, it stressed improving the quality of primary education and reducing large rural and urban, regional, and gender disparities in access to education. In particular, the Bank would finance a new poverty alleviation programme to help women and people in the informal sector.

---

<sup>13</sup> African Development Bank. Ghana: *Economic Prospects and Country Programming paper (ECEP) 1991-1993*, 5 February 1992; African Development Bank, *Ghana: Economic Prospects and Country Programming paper (ECEP) 1994-1996*, Unbound report.

2.2.3 Following the Government of Ghana's Poverty Reduction Strategies, the *Country Strategy Paper 1999-2001* underscored, like its predecessor, the importance of supporting the Social Sectors. The paper noted that in July 1999 the Bank joined the Comprehensive Development Framework, which is a process to enhance the Government of Ghana ownership and leadership in its development programmes. The Comprehensive Development Framework brings together Development Partners to support the implementation of their interventions. The programmes were developed and articulated by 15 sector co-ordinating groups established and headed by the Government. The Country Strategy Paper notes, however, that the Bank Group did not participate in any of the sector co-ordinating groups because of lack of physical presence in Ghana. Finally, the document states that primary education was still in need of support as the gross enrolment rate was about 84%, implying that approximately 16% of eligible children of school age were not receiving formal education at the primary level. The Bank addressed this problem by designing a new primary education project, which became effective in September 1999.

2.2.4 In the *Country Strategy Paper Update of 1999*, the document focused on the efficiency and efficacy of the social sector portfolio, including the education and other social sector projects. The Update describes problems of performance and slow implementation in education projects and mentions how, in an effort to strengthen the implementing agencies, Government of Ghana has pooled experts in the Ministries of Education and Health into a Project Implementation Unit responsible for donor-aided projects in these areas. In addition, the Update states that the Bank has begun to systematically undertake supervision missions for on-going projects and to launch missions soon after loan effectiveness, in a concerted effort to address implementation problems, including efficiency dimension.

2.2.5 The *Country Strategy Paper 2002-2004* indicates the need to improve dialogue between the Bank and the Government on the following three issues: a) Multi Donor Budget Support; b) Good Governance; and c) Portfolio Management. This latter issue indicates Bank concern at continued poor performance of some projects in Ghana in terms of implementation and efficiency. The Update also mentions the new education project, *Development of Senior Secondary Education*, which aims to improve access and quality of secondary schools in Ghana.

### **2.3 Government's Education Policies and Strategies**

2.3.1 Ghana's education policy and strategy has in recent years been anchored in its Poverty Reduction Strategy<sup>14</sup>, which is the framework for coordinating social and economic development in Ghana, informs government programmes in all sectors, and sets out a number of priorities. The implementation started in 2002 and the Annual Progress Report in 2002 notes the need for continued focus on rehabilitation of schools, especially in the three Northern regions, and emphasises the training of primary school teachers as well as the promotion of gender equality in education<sup>15</sup>.

2.3.2 The plans of the Ghana Poverty Reduction Strategy seek to remove the obstacles for the poor to access and utilise education services. The plans include; a) rehabilitation of school buildings, b) provision of furniture and teaching material: c) training more teachers; and d) incentives to teachers in deprived areas. The challenges are highest in the three Northern Regions where the rate of children who have never attended school is the highest in Ghana, as is the gender disparity in school enrolment. Overall, the Ghana Poverty Reduction Strategy

---

<sup>14</sup> *Ghana Poverty Reduction Strategy 2003-2005 - An Agenda for Growth and Prosperity, Volume 1.*

<sup>15</sup> Government of Ghana: *Implementation of the GPRS, 2002 Annual Progress Report*, May 2003. These three regions are in arid area where the majority of the population is muslim oriented, less educated and the poverty persists.

notes that; a) primary school enrolment has not improved significantly since 1992; b) dropout rates remain 20% for boys and 30% for girls in primary schools and 15% for boys and 30% for girls in Junior Secondary Schools; and c) the quality of education is alarmingly low.

2.3.3 Even before independence, Ghana in 1951 rapidly expanded enrolment into primary and secondary education as part of its Accelerated Development Plan for Education. This policy was followed by efforts to increase the quality of education as outlined in the Kwapong Review in 1966 and the Dzobo Review of 1974, which introduced the Junior Secondary Schools to teach academic and practical skills. The implementation of the Junior Secondary Schools concept became effective in 1987 and constituted a major educational policy review and reform. In recent years, much emphasis has been placed on improving access to primary education and major investments have been made with the assistance from Development Partners in upgrading and increasing the primary school facilities all over Ghana. Despite the improvements made, large numbers of teenage school-leavers are still lacking basic numeric and literary skills and the practical skills needed for work or self-employment.

2.3.4 The Committee on Review of the Education Reforms in Ghana set up in 2002 has led to a Government White Paper published by the Ministry of Education and Sports in October 2004. The Paper on the education sector recognises that there are still major challenges facing education, and the Government plans to attain universal basic education for ages 4 to 15 by 2015. In particular the Government is emphasising the need to reform the system of education for youth between 12 and 19 years of age. The new reforms focus on technical, agricultural and vocational education, as well as structured apprenticeship learning.

2.3.5 Other challenges concern inadequacy of funding for the education sector as a whole. Although one-third of the Ghana budget goes to education, 90% of this is solely for remuneration. This leaves only 10% for administration and investments. This situation contributes to little innovation since the main focus in conception and implementation is on the fixed part, teachers' salaries and benefits. Remuneration, even when supported by in-service training, is not sufficient to attract and retain qualified staff. The Government White Paper emphasises the need to upgrade the capacity and calibre of all types of teaching staff at all levels, and sets out a number of activities to improve overall quality of teaching staff.

2.3.6 The rationale behind establishing the Project Implementation Unit had been to strengthen specific project-related capabilities such as procurement in the Ministry of Education and Sports. However, at the same time this has led to problems in sustainability after projects have ended, and to a tendency of not involving the ministerial officers in decisions affecting the policy and planning levels. Therefore, a national Fund and Procurement Management Unit has been established to mainstream these services and to avoid the Project Implementation Unit approach. The Ministry sees this as a continuous effort towards harmonizing the support provided for the education sector and to further the capacity of the Ministry in playing the sector leadership role.

## **2.4 Relevance of Bank Assistance Strategy**

2.4.1 In general, the Bank assistance strategy and policies have been highly relevant to the education priorities of Ghana. It is in line with the Bank's goal of promoting sustainable economic growth and reducing poverty in Africa notably by investing in human capital development. The Bank's members, including Regional and Non-Regional countries, share

this goal, which also has been assumed by the international community through the Millennium Development Goals to be attained by 2015<sup>16</sup>.

2.4.2 The Government and the Bank have poverty reduction as the overriding goal, which means that the objectives of the education support and the education policies are corresponding. They both share the aim of improving the human resource base and reduce poverty as specified in the Ghana Poverty Reduction Strategy. The Bank strategy of trying to keep a balanced support to the three levels of education is more in line with the Government strategy than the other development partners' focus on primary education. The balanced approach of the Bank appears to be seen as a welcome supplement to the primary level investments. However, in terms of the implementation of education sector investments, the Bank approach differs from the Government's. The Bank seems reluctant to conform fully to the Government's institutional arrangements for the education sector and this appears to be one of the reasons for the long delay in starting up the new Education interventions approved by the Bank in September 2003.

2.4.3 The evaluated Bank interventions in the Education Sector constitute an appropriate response to the financial constraints of Ghana to accelerate progress towards Millennium Development Goals. However, to produce the expected outcomes and impacts in the long run, the investments face limiting and enabling factors at different phases of project cycle that must be evaluated in-depth.

### 3. EVALUATION OF RESULTS: LENDING OPERATIONS

#### 3.1 Lending Operations to the Education Sector

3.1.1 The Bank has financed two education projects as detailed in below table 3. The *Tertiary Education Rehabilitation Project* approved in 1991 and the *Primary Education Rehabilitation Project* approved in 1997. Both projects have been completed. The *Senior Secondary School Support Project III* was approved in September 2003 but is not yet started. With the three projects, the Bank has supported the three levels of education.

**Table 3. Bank Education Lending Interventions in Ghana as at December 2004**

Projects	Approval Date	Start	Completion	Approved (000 UA)	Net Signed (000 UA)	Disbursement %
Tertiary Education						
Rehabilitation	18-juin-91	05-nov-93	13-nov-01	13, 820	12.777	100%
Primary Education						
Rehabilitation	09-janv-97	July-01	30-June-2004	12, 000	12.000	99%
Senior Secondary						
School Project III	24-sept-03	N/A	N/A	20, 000		0%
<b>Total</b>				<b>45, 820</b>	<b>24,777</b>	<b>100%</b>

Source: African Development Bank Data.

<sup>16</sup> The Millennium Development Goals formulated by the United Nations in 2000 aim at: a) eradicating extreme poverty and hunger; b) achieving universal primary education; c) promoting gender equity and empower women; d) reducing child mortality; e) improve maternal health; f) combating HIV/Aids, malaria, and other diseases; g) ensuring environmental sustainability and h) developing a global partnership for development. According to a recent report by DFID, Ghana is judged to be on track to achieve universal primary education by 2015 or even

3.1.2 The *Tertiary Education Rehabilitation Project* targeted rehabilitation of buildings and training at 3 universities and 6 polytechnics. The implementation was vested with a Project Implementation Unit reporting to the Ministry. The original budget was UA 17.3 million and the Bank loan represented 87% leaving the rest for Government funding. The project was revised to a total of UA 15.93 million with the same share of funding by the Bank and the Government. However, only UA 12,777 million were utilised, leaving some of the planned activities uncompleted, especially those regarding training.

3.1.3 The project was appraised in March 1991, commenced in November 1993 and with the final disbursement on 31<sup>st</sup> December 2001. This implies project duration of 8 years against the 3 years planned. The project implementation took place in a period of economic difficulties when the Government faced problems to finance its counterpart.

3.1.4 The *Primary Education Rehabilitation Project* targeted rehabilitation of buildings of schools, improvement of quality of instruction and training in primary schools. The northern part of Ghana was prioritised for 65% of the classroom construction<sup>17</sup>. The original budget was UA 13.67 million with 88% funded by the Bank. The project was revised to a total of UA 13.06 million with an unchanged share of the Bank amounting to UA 12 million. The *Project* was appraised in June 1996 and the loan became effective in June 1999. The commencement was in July 2001 and final disbursement on 30<sup>th</sup> June 2004. The delay in starting up was 4,5 years. The planned implementation period for constructing 500 classroom blocks, which was 5 years was realised in 3 years. This was because the project was revised following Government's decision in 2003 to adopt a common basket for donors in the education sector. This revision was to concentrate on classroom rehabilitation and construction and remove the component dealing mainly with training and furniture<sup>18</sup>.

## 3.2 Relevance

3.2.1 The interventions of the Bank in the Education Sector constitute an appropriate response to Ghana's education priorities as set out in the Ghana education policy. The Primary Education Rehabilitation Project, for example, is fully in line with Government's priority to expand access to primary education. The project has allocated 65% of the infrastructure budget to the three Northern regions in Ghana, where the need is highest. All schools visited during the evaluation mission were well used and highly valued by the beneficiaries, teachers and pupils. The Tertiary Education Rehabilitation Project support, which notably completed and equipped the Science Block at Legon University, including laboratories, was also very relevant. In fact, the science students at Legon University have chemistry in their curriculum and the facilities for studying chemistry before the Bank Group intervention were very limited. The Senior Secondary School Project III, which is to start, is in the line with the holistic Bank education policy aiming at interventions at all levels of education. It also meets the Government's determination to reinforce the capacity of the secondary school in the context of high educational demand after completion of the primary school. Taken as a whole, the Bank supported interventions are very relevant to the needs of the education sector.

---

earlier. Ghana will come close to achieving gender parity by the end of 2005 in Primary Education in the seven southern regions.

<sup>17</sup> African Development Fund: Primary Education Rehabilitation Project, *Appraisal Report*, October 1996

<sup>18</sup> Ministry of Education, Youth and Sports, *Primary Education Rehabilitation Project, Project Completion Report*, No date.

### **3.3 Achievement of Objectives**

3.3.1 In general, the Bank supported projects have achieved their objectives in terms of planned activities in infrastructure and equipment. The efficacy has been less towards training and institutional strengthening. The visited facilities have been completed, furnished and are in use. This has resulted in increased access to education, which is illustrated by the increased number of students following the construction of the chemistry blocks at Legon University. The admission of students to the science faculty has doubled from 350-400 to 800 students annually since the completion of the new laboratories in June 1998<sup>19</sup>. In 1998 only 350 students could be admitted out of 3200 with requisite qualification.

3.3.2 The Primary Education Rehabilitation Project achieved its original objective of improving access to education by constructing blocks of three classrooms; sets of toilet blocks; and equipping the classrooms with furniture in 500 primary schools throughout Ghana by December 2003. The project saved UA 1.2 million for which the Bank approved construction of additional 84 blocks and sets of toilet blocks. The draft of the Government's Project Completion Report mentions that out of 84 blocks 60% were completed. It is estimated that more than 20,000 primary school pupils will benefit from the total 580 classrooms.

3.3.3 Regarding Tertiary Education Rehabilitation Project, the general standard of the final product handed over is satisfactory but with some problems especially concerning windows, staircases and plumbing installations. Despite the problems of quality, the laboratory is well appreciated by staff and students, and the university authorities have made some modifications or replacements of furniture, windows, and other fixtures. The chemistry block at the university had started long before Bank financing was established, and had been abandoned due to lack of Government funds. The Bank assisted in financing the rehabilitation work but the preparatory work was not satisfactory and this affected training activities.

3.3.4 Efficacy is overall satisfactory but would have been higher with more user involvement and with better project appraisal. At the same time it is noted that the period of implementing the Tertiary Education Rehabilitation Project was a financially difficult time for Ghana and this reduced the project's achievements in terms of training.

### **3.4 Efficiency**

3.4.1 Project planning and preparation have often proved unrealistic, causing delays in implementation even before the projects take-off, leading to low utilization ratio of Bank funds and reduced efficiency in implementation. Therefore, efficiency has been unsatisfactory in the Bank supported education projects. In both projects, involvement of beneficiaries in the whole project cycle has been very low. This had negative impacts on efficiency because of low motivation of beneficiaries in participating in project activities and maintenance.

3.4.2 In education sector, efficiency is also influenced by disbursement modalities. The Government finds the Multi-Donor Budget Support and the SWAp used by Development Partners most efficient because they allow the Government to determine how much money will be available for each sector. Until now, the Bank disbursements modality is based on the project approach. Disbursements are often delayed by communication problems and by the Government having difficulties in meeting conditionalities. After pledging loans, it takes several months or even years before loans are actually disbursed. On the average, the start up period of the two projects took 3,5 years from approval to commencement.

---

<sup>19</sup> Source of data: fieldwork visit and interviews.

3.4.3 The Bank has been rather slow in responding to requests from the implementing agencies and in payments. One example is on paying student fees under the Tertiary Education Rehabilitation Project. Here, a valuable support was given to upgrade the teachers of the Polytechnic institutions but the students were harassed for late payments, i.e. students in South Africa. The Bank paid but after student complaints and involvement of the Ghanaian Embassy in South Africa. The delay in releasing funds is a general comment as being a constraint in the implementation process.

3.4.4 Efficiency is affected by the choice of tendering and contracting. One example is from the Primary Education Rehabilitation Project where the tendering of classroom blocks amounted to 90 blocks for one contractor. If the tendering had been done in smaller lots, more local contractors could have joined the tendering process and this would have increased competition, lowered the prices and increased implementation speed.

3.4.5 The efficiency in implementation has been affected by delays in counterpart funding from the Government. Projects are delayed if payments of contractors from Government funds are delayed and when this happens, the contractor will normally suspend construction, move from the site and thus incur additional cost<sup>20</sup>. It should be added that part of the implementation has taken place in the period when Ghana was facing severe financial difficulties with a high inflation and currency fluctuations. This had an impact on some of the interventions and made revisions necessary.

3.4.6 In both projects the lack of efficient communication has been a serious problem as the Task Managers are in charge of support to several countries and thus have too little time to reply in due time to requests from executive agencies. While some delays are attributable to the Bank's procedures, which are found difficult by the users, it is also apparent that the Ministry of Education's capacity to implement and properly manage the project through the Project Implementation Unit has been a problem area.

### **3.5 Institutional Development Impact**

3.5.1 The practice of using a Project Implementation Unit in executing projects with specially hired staff challenges institutional capacity development. In fact, this practice develops a parallel structure towards the implementing agency and the Unit may disappear at the end of the project. The implementing agency could therefore not capitalise the skills acquired by the Unit members and the Ministry of Education raised such concerns.

3.5.2 The Tertiary Education Rehabilitation Project and the Pilot Programmatic Scheme, in particular, had very relevant capacity building included. The mainstreaming of teachers from Polytechnics through a program to upgrade teachers with Masters Degrees and similar has had a positive institutional development impact on the education sector. At the same time, this project had severe cuts in the training budgets due to overruns in the infrastructure and the institutional development could therefore have been better.

3.5.3 However, the major problem hampering the potential Institutional Development impact from the support is the general staffing problems in Ghana's education sector. It seems fair to say that the magnitude of possible institutional strengthening from Bank supported interventions cannot possibly cope with the inadequate staffing in the education sector. The human resource challenges in the sector have to be met in a more systematic way and by a concerted effort involving the Government and all development partners.

---

<sup>20</sup> Doctor Samuel Nii Ashong, Former Minister of State in charge of Finance and Economic Planning, "Ghanaian contractors have to be paid in time in order to be effective", *The Ghanaian Times*, Monday June 16, 2003.

3.5.4 Overall, institutional development has been satisfactory, although its sustainability could be hampered by the project-oriented approach. The institutional development included in the interventions could have been better if institutional development was given a higher priority during budget cuts and if the ways to obtain the desired institutional impact has been more decisively pursued.

### **3.6 Sustainability**

3.6.1 The school blocks are well utilized, highly appreciated thus likely to be maintained. The training provided to each school and the provision of maintenance tools enhances the sustainability. At the same time, it is noted that the school budgets are relatively low and leave little room for repair cost. This problem is shared with both the District Assemblies and the institutions in the education sector. Thus, it is problematic that some aspects of the construction will need continuous repair. This obliges the Government and the beneficiaries to meet higher maintenance costs and constitutes a threat to sustainability.

3.6.2 Concerning the Tertiary Education Rehabilitation Project, the relatively low standard of work has forced the University to undertake considerable cost for continuous repair and maintenance. In terms of long-term sustainability, the present increase in student intake implies larger classroom and lecture rooms at the University and the supported building is now becoming too small. With the future focus on applied research, there will be a room for additional support. Some attention was paid to sustainability in the original design of the Primary Education Rehabilitation Project by incorporating a one-week maintenance course for one teacher from each school with instructions to pass on the skills to other teachers. The schools also received well-stocked toolboxes for minor repairs and maintenance of building and equipment.

3.6.3 Training has contributed towards institutional strengthening and sustainability. However, it is noted that in the Tertiary Education Rehabilitation Project, the planned training and institutional development were reduced considerably. The brain drain in the education sector is a major threat to the sustainability of training and human resources development components of the Bank education portfolio.

## **4. EVALUATION OF RESULTS: NON-LENDING OPERATIONS**

### **4.1 Economic and Sector Work/Policy Dialogue**

4.1.1 Until now, the Bank involvement in the policy dialogue and the other economic and sector work has not been satisfactory. The Bank has approved only one grant - supplementing the loan - in September 2003, the *Senior Secondary School Support Project III* aiming at improving the quality and efficiency of secondary education, through in-service training, teaching materials and professional support. The project approved is of UA 5 million and has not yet started. So far, the Bank has not been very active in policy dialogue towards the education sector, having no permanent country office representation in Ghana. However, the Bank has joined the Comprehensive Development Framework in July 1999, as noted in the Country Strategy Paper 1999-2001. The Government and the development partners expect more active participation from the Bank. Among development partners, the World Bank and DFID are the most involved in the economic and sector work as well as in the policy dialogue.

### **4.2 Resource Mobilization and Co-financing**

4.2.1 The two education projects have been co-financed by the Government counterpart funds, the Bank loans financing the largest share as earlier detailed. In the Primary Education Rehabilitation Project, a combined ADF and UNESCO Mission made the original formulation

in 1993. As the same project was shifted towards construction of schools, IDA took over the Improvement in Quality of Instruction Component, as part of a larger education programme.

4.2.2. An important part of resources mobilization and co-financing is linked to the modalities of funding and of implementation. The Ministry of Education has requested the Bank to enter the SWAp in order to avoid duplication of resources and works. Many of the development partners have joined SWAp under various versions of budget support and earmarked funding.

4.2.3. Table 4 shows the average annual distribution of total assistance to Ghana and to the education sector over the 2001-2003 period. The Bank is the fourth largest contributor to the education sector after World Bank, USAID and DFID. The last column shows the education share of the development partners' assistance where the Bank appears to do the least effort.

**Table 4. Assistance to Education Sector by some donors (Million US\$)**

Development Partner	Whether in the SWAp	Total Annual Amount Average 2001-03	Education Annual Amount Average 2001-03	Education %
World bank	Yes	177.9	25.8	14%
USAID	Yes	57.6	18.4	32%
DFID	Yes	83.9	15.1	18%
ADB	No	104.2	12.4	12%
JICA	Yes	32.8	4.92	15%
UNICEF	Yes	9.2	1.7	18%

Source: ADB, 2004, UNDP, 2004.

4.2.4. The cumulative aid commitments to education sector over the period 1990-2004 show that the Bank is ranked the fourth after World Bank, DFID and USAID. The education sector receives significant external contribution and the Bank is, by size, one of the key players, contributing 8.6% of all commitments, as detailed in table 5 below.

**Table 5. AID Commitments for Education Sector, 1990-2004 (Million US\$)**

AID GROUP	Total	%
International Development Association	330,00	47,75
The Government of the United Kingdom	124,80	18,06
Government of United States of America	94,80	13,72
African Development Fund	59,67	8,63
Government of the Fed, Rep, Of Germany	30,20	4,37
United Nations Children's Fund	16,20	2,34
Government of Canada	9,30	1,35
Government of the Netherlands	6,60	0,96
German Development Co-operation	5,90	0,85
World Food Programme	4,40	0,64
Government of Japan	2,40	0,35
Government of Norway	2,40	0,35
Government of Denmark	2,20	0,32
European Economic Community	1,40	0,20
United Nations Fund For Pop Activities	0,80	0,12
Total-AID Group	691	100

Source: Ministry of Finance, Ghana.

### 4.3 Aid Coordination, Harmonization and Results Orientation

4.3.1 The aid coordination in the education sector is well organised with regular harmonisation efforts. There are three sector-coordinating structures within the education sector; a) the Development Partner Coordination Group; b) the Ministry led coordination under the Education Sector Technical Advisory Committee and; c) the Education Sector Annual Review. The Sector and Thematic Coordination Groups report (November 2004) assesses the coordination in the education sector as good. The Government-led sector and thematic groups are considered as being important instruments for effective coordination and policy dialogue.

4.3.2. Development Partners agree that the Ministry should be encouraged to lead the coordination process. Its education coordination Group is composed by: World Bank, DFID, EU, France, GTZ, JICA, ILO, UNESCO, UNICEF, USAID. The Ministry coordination is chaired by the Minister, a Deputy Minister or the Chief Director. The Education Sector Technical Advisory Committee, constitutes the sector coordinating structure for the Ministry and the Education Strategic Plan

4.3.3. Basket interventions are currently improving as they work in partnership with the Government in the SWAp. This process is furthered by the Government's work on new legislation seeking to improve transparency and accountability; part of this is the new Audit Service Act. Gradually the coordination and harmonisation put the Bank under increased pressure to join effectively. Some donors have voiced a concern regarding the new Bank project focusing on the secondary level, where the thrust of the sector is at the primary level. As regards the Bank interventions, the project approach and the lack of physical presence are hampering the Bank's contributions to aid coordination, harmonization and result-orientation at an unsatisfactory level.

## 5. CONTRIBUTORS' PERFORMANCE

### 5.1 Borrower and Executing Agencies

5.1.1 The Government and its executing agencies are faced with a range of challenges in implementing the Bank supported projects. The resources to implement the investments in

education are limited and the projects have been designed and agreed to a more optimistic than realistic mode, the results led to frustrations on both sides. With projects constantly delayed, there is a shared responsibility on both sides, the borrower for accepting unrealistic plans and the Bank for approving the funding of such plans.

5.1.2 The overall education sector performance in Ghana depends ultimately on the Government revenue set aside to pay for education services. The quality of the services depends on the ability of the Ministry of Education to plan and manage education services particularly human resources. In 2001, the percentage of GDP spent on education was 4.2%, up from 3.1% in 1980 to 2.6% in 1985<sup>21</sup>. The Government has financed more than 90% of the education sector. The Government plans to increase its GDP ratio spent on education to more than 6% and to maintain this during the Education Strategic Plan period up to 2015<sup>22</sup>. This illustrates its commitment to the education sector.

5.1.3 The Bank's education interventions are characterized by weak project management and irregular payments of counterpart funds, leading to delays in project implementation. Given the significant investments needed in the education sector, Government will need to upgrade the programme management capacity. The fact that the Bank is not yet part of common basket funding arrangements, joint procedures and joint efforts towards institutional strengthening, has contributed to implementation problems in view of limited resources. As the Bank implements through its member countries, the problems affecting the country's own implementation capacity are more likely to be replicated in the project implementation of Bank support.

5.1.4 The Government has performed well in identifying relevant needs and the Ministry of Finance is striving to harmonise the assistance from development partners, including the Bank. Another area where Government has performed well is in establishing the Educational Management Information System, inaugurated in 1997 based on prior work started in 1988. The Educational Management Information System provides good statistical information and contains information on both public and private education statistics<sup>23</sup>.

5.1.5 The main problem in terms of capacity and sustainability in the education sector is on the human resources. The donor contributions to upgrade facilities, training and quality of education in general can only succeed if the human resources are available countrywide. Despite efforts to improve the situation, the Government has not solved this crucial problem.

## **5.2 The Bank**

5.2.1 Although Bank interventions are relevant towards the education needs and Government education policies, the full attainment of the objectives has been hampered by slow communication, inefficient involvement of users in all stages of the project, slow disbursement and weaknesses in project monitoring, supervision and irregular payments. These weaknesses stem mainly from the fact that the Task Managers are often overburdened by managing several projects for different countries at the same time. The Bank's time-consuming procedures and the level of delegating work in the Bank hierarchy compound these obstacles to better results. This implies that Task Managers' ability to respond in a timely way is further reduced by internal institutional procedures (lack of delegation, disbursement procedures and the high workload).

---

<sup>21</sup> ADB, Selected Statistics on African Countries, Tunis 2004.

<sup>22</sup> Government of Ghana, *Education Strategic Plan 2003 to 2015*, Vol 1, Annex E, Ministry of Education, May 2003.

<sup>23</sup> Ministry of Education, Youth and Sports, *Report on Basic Statistics and Planning Parameters for Basic Education in Ghana*, 2003/2004.

5.2.2 Judged in terms of implementation speed from loan approval to project completion, the overall picture of the Bank is that it has performed in a less than optimal way. The ineffective participation process hampers dialogue and project planning. In terms of actually starting up the education projects, the performance has been much too slow. Part of the problem has been the loan processing procedures.

5.2.3 The Borrower clearly supports the Bank's assistance and sees the Bank as *their* Bank, despite the limitations listed above. This should in fact provide the Bank with a unique opportunity to play a much larger role in capacity building, sector dialogue and institutional development.

### 5.3 Other Donors and Co-financiers

5.3.1 Government is working with a range of development partners in the education sector. The efforts have resulted in good collaboration and with a sector wide approach as the target. The budget support in health sector is still more advanced than in education but the ministry of Education is striving to implement new financing instruments: Budget support and SWAp.

5.3.2 The leading donor in education is the World Bank, which has two major education projects *Ghana Basic Education Sector Improvement Programme's* and *Education Sector Project*. The first aims at improve teaching, management and access to basic education. The second aims to reverse the decline in the quality of the education system. The USAID programme in education is to improve quality of and access to basic education, especially for girls in the northern regions. The DFID support is to improve access to primary education, capacity building, teaching methods including textbooks. DFID sees the continuation from some development partners to maintain a project focus as a threat to overall aid-efficiency. DFID sees the challenge of the donors as engagement in policy dialogue, influencing strategies and sector planning to focus aid in priority areas and in line with the Ghana Poverty Reduction Strategy<sup>24</sup>.

5.3.3 Many other multilateral and bilateral donors are involved in supporting the education sector and Ghana. Amongst the donor group there is serious concern about the quality and efficiency of public service delivery, including the situation within the education sector. The need for a civil service reform linked with a more effective decentralisation is increasingly voiced. The impression is that although Government is in principle in favour of efforts to increase efficiency in the public sector, the political implications of major changes delays the needed improvements.

5.3.4 In relation to the Bank, the other donors have programmes and areas of support that are defined in various ways. It would seem that the planned Bank support to education could be linked more firmly up to the SWAp approach without Bank interventions losing the Balanced Education Policy approach that has characterised Bank interventions in the sector.

### 5.4 Other Stakeholders (Civil Society, Private Sector)

5.4.1 The private sector, including NGOs, is increasingly becoming important players in the education sector. The number of public primary schools rose by 1.3% from 2002/03 to 2003/04, whereas the number of private primary schools rose by 22.5%. The trend has been ongoing for some time as illustrated by the similar increase in number of primary schools from 1997/98 to 1998/99, comprising a 3.7% public and 16.1% private increase, respectively<sup>25</sup>. In 2004, the number of primary schools was 14,619 of which 18.6% were

---

<sup>24</sup> DFID, *Country level report on the education sector in Ghana*, Final Draft, January 2005.

<sup>25</sup> Ministry of Education, *Report on Basic Statistics and Planning Parameters for Basic Education in Ghana*, 1998/99, January 2002, EMIS Project

private; the enrolment in private primary school was 18.2% of total enrolment, which illustrates the importance of the private sector in primary education. However, the percentage of trained teachers is much higher in the public schools, both primary and secondary. The private schools are seeking to join in the public sector training of teachers<sup>26</sup>.

## **6. OVERALL ASSESSMENT**

### **6.1 Cross-cutting Aspects**

6.1.1 The Bank interventions in education have contributed towards gender equity, as improving access to education implies increased education access for girls, thus lowering the gender gap. The gender gap remains greatest where enrolments are lowest, notably in the northern regions<sup>27</sup>. By targeting 65% of the primary schools rehabilitation and construction to the three northern regions, the Bank interventions are improving education for girls.

6.1.2 The Bank interventions have not had a specific focus on addressing environmental concerns. However, where applicable, the interventions contributed towards improving environment sanitation as was done in the Primary Education Rehabilitation Project, where KVIP toilets have been constructed together with each school block. One aspect missing is hand-washing facilities, where the construction should have included such facilities to improve both environment sanitation and the health of the pupils.

6.1.3 The Bank interventions are in line with the Ghana Poverty Reduction Strategy and thus pro-poor. The Primary Education Rehabilitation Project has a positive impact with respect to poverty as the project focus on the three most deprived regions in Ghana. The increased access to primary education is expected to have an impact on poverty over time. Similarly, the Tertiary Education Rehabilitation Project contributes to improvement in Ghana's human resource base, and the knowledge gained can be expected to improve employment possibilities.

6.1.4 The Bank interventions contribute towards improved private sector participation in two ways: a) the improvement in education enables the private sector to acquire better staff; b) the Primary Education Rehabilitation Project includes support to private schools where construction activities largely benefit local contractors.

6.1.5 The community participation dimension is mainly evident in the Primary Education Rehabilitation Project, where the communities are involved in primary school construction and rehabilitation. However, community participation is an area where the Bank is in need of improvement if optimal impact is to benefit future interventions.

6.1.6 The Tertiary Education Rehabilitation Project training of lecturers was undertaken with the involvement of training institutions in the region. Although severe budget cuts reduced the training and thus the impact on regional integration, some impact has taken place. It should be added that the universities in Ghana are involved in regional activities and as such, improvements at the tertiary level in education should benefit regional regions.

### **6.2 Counterfactual**

6.2.1 The Bank's assistance has been important, and could only have been replaced with extra financial hardship to the nation. The Government has been striving to improve the Ghanaian resources towards education, as described in this report, so other external resources would have had to take over if the Bank did not take up the financing. The options for

---

<sup>26</sup> Daily Graphic, Justice Jeremiah Mensah, "Do not neglect private schools", 04.03.05.

<sup>27</sup> DFID, *Country level report on the education sector in Ghana*, January 2005, quotation from the World Bank, OED 2004, p.31.

external resources to the education sector in Ghana seem to be fully utilised, given the importance attributed to the sector. At the same time it has to be borne in mind that Ghana has during recent years only once received the full aid-commitments.

6.2.2 It seems likely that without the Bank interventions, the educational outcome in Ghana would have been reduced, as all facilities rehabilitated remain fully utilised.

### 6.3 Overall Assessment of Bank Assistance to the Sector

6.3.1 Rating has been awarded to the Bank's education project portfolio in Ghana, based on evaluation criteria of relevance, efficacy, efficiency, institutional development impact and sustainability<sup>28</sup>, as detailed in table 6 below.

**Table 6. Overall rating of education sector interventions**

Average for both projects:		
Criteria	Rating	Comments
Relevance	4	Highly relevant
Efficacy	3	Satisfactory
Efficiency	2	Unsatisfactory
Inst. Development	3	Satisfactory
Sustainability	3	Sustainable
Average	3	Overall satisfactory

6.3.2 The total rating of the interventions is satisfactory, although the details reveal that there is room for improvement in most areas. The rating shows a significant variance across evaluation criteria. Thus, relevance is high while other areas rate satisfactory, with the major problem being efficiency. Efficiency is hampered by slow disbursements, the lack of communication, quality of construction and low levels of participation in the project cycle. The comments are detailed in Annex 3.

6.3.3 In addition to the evaluation of interventions, other key areas are evaluated based on the rating 1 to 4, as detailed in table 7, below. The Assistance Strategy is rated satisfactory while the performance of the Bank and the Government is rated less than satisfactory. The Bank and the Government has a shared responsibility for being too optimistic when planning and designing interventions, and this leads to frustrations for both. The detailed rating comments are provided below

**Table 7. Rating of Other Education Sector Aspects**

Rating of other key areas:	Score	Comments
Assistance Strategy	3	Relevant, poverty reduction based, balanced, to a large extent congruent with Gov. Policy, but project focused with little participation in sector policy dialogue and strategy development. The link between education and the job market remains a challenge.
Bank Performance	2	Positive in contributing to both tertiary and primary education, in focusing on poverty regions, positive Bank image but performance is hampered by project concept and too optimistic project design, slow disbursements, overburdened task-managers, bureaucracy, in-effective communication and lack of a systematic participatory approach.
Government Performance	2	Good in developing and promoting the SWAp, in mobilizing donors, in starting the Educational Management Information System but too optimistic in relation to Bank interventions, insufficient resources for effective implementation and with a civil service reform being overdue.

<sup>28</sup> Described in African Development Bank, *Guidelines For Country Assistance Evaluation*. Operations Evaluation Department, Chapter 5.

6.3.4. The project concept was adequate earlier but for recent years the trend pursued by the Government and the key development partners has been sector oriented. With a more sector oriented approach, the Bank has the potential to deliver a much higher contribution to the sector, especially if the Bank decides to actively participate in the sector policy dialogue. When combining the rating of interventions with the rating of other key areas of education it gives an overall rating of 3, satisfactory as shown below.

**Table 8, Overall Rating of Education Sector Support.**

Overall	Score	Comments
Assistance Strategy	3	Satisfactory
Lending	3	Satisfactory
Non-lending	3	Satisfactory
Bank Performance	2	Un-satisfactory
Government Performance	2	Un-satisfactory
Overall rating	3	Satisfactory

6.3.5 Several of the ratings would probably have been higher with a more participatory approach throughout the project cycle. With the implementation of improvements, especially in efficiency, the Bank's education portfolio could continue its significant contribution to improving the access to - and quality of - education services in Ghana. The focus of support to primary education investments in the three most deprived regions in Northern Ghana improves the services to the poor population of Ghana.

## **7. LESSONS LEARNED AND RECOMMENDATIONS**

### **7.1 Lessons Learned**

7.1.1 The lack of national Bank representation constitutes a missed opportunity to take advantage of policy dialogue, and to learn from ongoing institutional arrangements aimed at improving development assistance (4.1.1).

7.1.2 A participatory approach involving all relevant stakeholders, including NGOs, in project design and implementation does improve efficiency and sustainability of interventions. Despite the fact that the Bank's development policies insist on dialogue as well as the beneficiaries' participation in its interventions in Regional Member Countries, the realisation of projects pay lip service to participation. Accordingly, participation is not effective (3.4.1; 5.2.2; 6.3.5).

7.1.3 Delays associated with delivery of payments and financial services to entrepreneurs can create disaffection and uncertainty about government commitment to the contract work and provide financial assistance to entrepreneurs (3.4.5).

7.1.3 The dedication of the staff- and task managers, political support, beneficiaries involvement as well as effective participation are likely to facilitate the implementation of planned outcomes. These factors have contributed to the attainment of good results in some Bank interventions, even with the reported rigidity of Bank procedures (8.3.2; 8.3.3; 8.3.4).

## **7.2 Recommendations**

### *To the Government of Ghana*

7.2.1 As a step towards the needed Civil Service Reform, the Government of Ghana should improve measures to provide staff with accommodation as well as other incentives, particularly for personnel in educational infrastructures, especially in under-privileged areas (1.3.8; 2.3.5).

7.2.2 The Government should ensure that Project Managers effectively manage, implement and report on projects in order to attain the desired objectives (3.4.6; 5.1.3).

7.2.3 The Government should expedite actions on public sector reforms in order to bring to the fore alternative employment opportunities in the private sector by training, as well as promoting access to credit for the persons who are willing to set up and develop their own enterprises, especially in small and medium-sized enterprises. In particular, the Government should relieve the procedures for starting up business. This effort should be linked to the ongoing strengthening of education (2.3.3).

7.2.4 The Government of Ghana should ensure the implementation of the New Audit Service Act to present to Development Partners a solid framework for use of funding within the new international assistance instruments settings: SWAp and budget support (4.3.3).

### *To the Bank*

7.2.5 The participatory process in designing, appraising, implementing and assessing project activities should be effective, and should involve all relevant stakeholders at each stage of the project cycle (4.1.1; 5.2.2; 6.1.5).

7.2.6 In Ghana, the process of implementing new intervention instruments is well established, with effective donor coordination under the Government's leadership. The Bank should enter the Basket Fund arrangements in a manner suitable to Bank procedures. This could be totally or partially via earmarked funds, which would allow tracing of fund utilization (2.1.5; 3.4.2; 4.2.2).

7.2.7 The Bank should do more to increase the institutional capacity of the collaborating ministries and implementing agencies, including monitoring and evaluation of the sector ministry, both in terms of education policy and strategy development and support to decentralization and training, at all relevant levels of the education sector. To this end, the Bank could rely on pertinent social studies in the areas of its interventions (3.5.1; 5.1.1; 8.2.5).

7.2.8 To reduce delays in communication and improve the impact of interventions, the Bank should reduce the workload of the task managers, and increase the quality of its appraisal procedures as well as the training of the personnel of implementing agencies (3.4.6; 5.2.1; 8.3.2).

## 8. GENDER EQUITY AND POVERTY REDUCTION

### 8.1 Introduction

8.1.1 Further to the Bank interventions in the education and health sectors, the Bank has financed gender equity and poverty reduction projects representing 12% of the total social sector support. This chapter presents the results of evaluation criteria of the projects presented in the table 9 below.

**Table 9. Bank Interventions to Poverty Alleviation and Gender Equity (UA as at December 2004).**

Projects	Type	Approval	Net Signed	Disbursement %
Women's Community Development	Loan	18-Jun-91	1,388,151	100
Women's Community Development	Grant	18-Jun-91	446,629	100
Poverty Alleviation and Micro Finance	Loan	10-Dec-97	11,000,000	100

Source: African Development Bank.

### 8.2 Women's Community Development Project

8.2.1 The Bank has financed a Women's Community Development Project of UA 1,8 millions, representing 2% of the total Social Sector portfolio. The overall aim was to increase women's participation in the development process. The support included training and a micro finance scheme benefiting women. The project was implemented in the period 1991-2001. The support was dedicated to the 31st December Movement, a countrywide NGO set up by Mrs. Rawlings, wife of the former President.

8.2.2 *Relevance:* Theoretically, the Women's Community Projects were relevant. They mainstreamed women's needs in terms of organisation and access to micro finance. However, the design of the projects did not sufficiently take into account the political dimension of the projects, and the low capacity of the implementing agency. The fact that the wife of the former President promoted the project implied that the implementation of activities was politically influenced, thus making accountability and transparency problematic. The present evaluation could not access project sites, despite requests to the parent Ministry.

8.2.3 *Efficacy:* The activities included sensitisation of women at national and grassroots levels. The Women's Community Development has not achieved its objectives mainly due to the above-mentioned factors concerning its political dimension and lack of sound management, transparency and accountability. The Project had civil works supervised by local consultants and had completed 51 boreholes with 39 being successful. Similarly, credit schemes were started in 110 districts with 13,200 women benefiting<sup>29</sup>. The correctness of the achievements reported could not be evaluated during the field visit as detailed below.

8.2.4 *Efficiency:* The Coordination Committee was composed of representatives of Government line Ministries. The National Council for Women in Development, which chaired the Committee, has been largely ineffective in overseeing the project and providing guidance due to lack of leverage over the 31<sup>st</sup> December Women's Movement<sup>30</sup>. The loan proceeds were not fully utilized; the Bank did not disburse 25% of the loan. The inability of

<sup>29</sup> Project Management Unit, 31<sup>st</sup> December Women's Movement: Quarterly Progress Report, April-June 2000.

<sup>30</sup> ADB, *Project Completion Report Ghana, Women's Community Development Project*, OCSD.1, July 2002.

the Project Management Unit to submit payment applications prior to the project closing date has impacted negatively on the completion of the civil works structures. The efficiency of the project intervention cannot be verified.

8.2.5 *Institutional Development Impact:* Due to lack of institutional capacity of the implementing agency, the revolving credit facility was not fully utilized or recycled to the beneficiaries. The economic viability of the income generating activities undertaken by the women's groups and opportunities provided by the project under the component could not be quantified. On side of the Bank's Group the performance has also been unsatisfactory. At the time of project start, the Bank's staff had little experience in Women in Development projects and was not trained in the new social approaches consisting in making women's organisations more active and visible.

8.2.6 *Sustainability:* The achievements at the end of the project were few and the sustainability low. Despite the existence of a high demand for micro-credit, the implementation of the micro-credit component has been problematic due to low capacity of the implementing agency, which lacked expertise in almost all components of the project. This has implied that the project has been prolonged 3 times and ended 7 years later than planned. That is why the Project Completion Report considered the project unsatisfactory.

### 8.3 The Poverty Reduction Project

8.3.1 The Bank's Group has financed a Poverty Reduction Project of UA 11 millions, representing 10% of the total Social Sector portfolio. The overall aim was to increase access for the poor to basic economic and social infrastructure and services, including access to micro-finance. The project has been implemented in the period 1998-2005 and planned followed by the Poverty Reduction Project II.

8.3.2 *Relevance:* The project is in line with the thematic and priority areas defined in the Ghana Poverty Reduction Strategy and are therefore highly relevant. Yet, the design was too optimistic regarding the capacity to mobilise the existing community based organisations for the project activities.

Rating of Poverty Reduction Project		
Rating 1-4	Total	Comments
Relevance	4	Highly relevant
Efficacy	3	Satisfactory
Efficiency	3	Satisfactory
Institutional Development	3	Satisfactory
Sustainability	3	Sustainable
<b>Combined</b>	<b>3,2</b>	Overall Satisfactory

8.3.3 *Efficacy:* In total, the achievement of objectives has been high. All planned infrastructure and equipment have been delivered; and the planned training of beneficiaries has been highly successful. However, the training of implementing agency staff was low. The Project has thus approved 1041 sub-projects, of these 819 are basic socio economic infrastructure while 222 income-generating groups have directly been supported. The activities of the project have improved community development by improving the level of social organisation and mobilization, by increasing access to micro finance for the poor; and provided opportunity for skills improvement for local contractors.

8.3.4 *Efficiency:* The activities of the project are characterized by very low cost per unit. This is partly due to the transparent process used, which limits the opportunities for over-charges in the tendering and procurement process. The project has had some staffing problems, but it appears that these have been solved without interrupting the progress of the project. The project cost and project staffing was also kept low, partly because the Appraisal Report underestimated the difficulties in implementing a complex project. The implementation of the project needed progressive adaptation to local conditions and required

flexibility in responding to changes. The high efficiency has been promoted by the dedication of its staff and management.

8.3.5 *Institutional Development Impact*: The institutional strengthening is considered high and part of this is due to the emphasis on involving local structures in promoting and contributing to the project interventions at local level. The project target group is women, 58% of the beneficiaries are women and in micro finance 80% of the beneficiaries are women. All staff in the implementing agency has received training in gender issues.

8.3.6 *Sustainability*: Sustainability has been a priority in the project design and each project has a sustainability plan in place before handing over the project with a Memorandum of Understanding with the District Assembly. The District Assembly and the communities have been associated in the cost of investment with 15% paid by the District Assembly and 10% by the community, the remaining 75% paid by the project. The institutional sustainability of the implementing agency has increased due to strong Government support and with the Social Investment Fund (supported from the Ghana Poverty Reduction Project) planned changed from an agency to independent organisation. However, until this transfer has taken place, the institutional sustainability is at risk. The financial sustainability has been improved with the support from several donors as the organisation has reportedly been able to attract other funding to cope with the delay between phase I and II in the Bank support.

#### **8.4 Lessons Learned and Recommendations**

Most of the lessons learnt and recommendations in Chapter 8 for the education interventions are also valid for the other social sector interventions. The following areas, however, have been noted particularly in relation to these projects. Here are three additional recommendations: a) Similar project designs should incorporate the process of developing projects on a demand driven basis and must take into consideration prioritised community needs, potentials and other sustainability factors although these aspects may delay project start-up phase; b) Bank interventions in politically manipulated activities should be avoided as the lack of transparency and accountability may be a threat to the returns to investment; c) The Poverty Reduction Project should exchange views and share experience with the SELF Project in Tanzania as they share common challenges.

**ANNEX 1. LIST OF DOCUMENTS CONSULTED*****Documents Referring to Education and other Social Projects***

1. African Development Bank, *Tertiary Education Rehabilitation Report*, Appraisal Report, March 1991.
2. Ministry of Education, *Tertiary Education Rehabilitation Project*, Project Completion Report, No Date. C.J. Donkor, Innovative Services, Accra.
3. African Development Bank, *Primary Education Rehabilitation Report*, Appraisal Report.
4. Ministry of Education and Sports, *Primary Education Rehabilitation Project*, Draft Project Completion Report, No Date. C.J. Donkor, Innovative Services, Accra.
5. African Development Bank, *Women's Community Development Project*, Appraisal Report, March 1991.
6. Project Management Unit, 31<sup>st</sup> December Women's Movement, *Women's Community Development Project*, Quarterly Progress Report, April-June 2000.
7. African Development Fund, *Poverty Reduction Project*, Appraisal Report 1997.
8. Poverty Reduction Project, *Project Completion Report*, 2005.
9. Various Project Reports on PERP and TERP progress and Status.
10. Poverty Reduction Project, various examples of Sustainability Plans.

***African Development Bank Strategy and Policy Documents***

11. African Development Bank, *Guidelines for Country Assistance Evaluation*, Operations Evaluation Department.
12. African Development Bank, *Education Sector Policy Paper*, December 1999.
13. African Development Bank, *Education Sector Policy*, 1986.
14. African Development Bank, *Compendium of Statistics on Bank Operations*, Tunis 2004.
15. African Development Bank/OECD, *African Economic Outlook*, 2003-2004, Paris 2004.
16. African Development Bank, *Selected Statistics on African Countries*, Tunis 2004.
17. African Development Bank, *African Development Report 2004*, Oxford University Press. Oxford 2004.

***Ghana-specific Documents***

18. African Development Bank, *Ghana: Country Strategy Paper 1996-1998*, 04 December 1996.
19. African Development Bank, *Country Strategy Paper 1999-2001*, 03 April 2000.
20. African Development Bank, *Ghana: Country Strategy Paper 1999*, Update: 26 August 1999.
21. African Development Bank, *Ghana: Country Strategy Paper 2002-2004*, 16 April 2003.
22. African Development Bank, *Ghana: Country Strategy Paper 2002-2004*, Update. 04 August 2004.
23. African Development Bank, *Revised Guidelines on Project Completion Report (PCR) Evaluation Note and Project Performance Evaluation Report (PPER)*, May 2001.
24. African Development Bank, *Ghana. Country Portfolio Review Report*, December 1998.
25. African Development Bank, *Ghana. Country Portfolio Review Report*, July 1999.

26. African Development Bank, *Ghana. Country Portfolio Review Report*, Country Department, West Region. December 2004.
27. African Development Bank, Ghana: *Economic Prospects and Country Programming paper (ECEP) 1991-1993*, 5 February 1992.
28. African Development Bank. Ghana: *Economic Prospects and Country Programming paper (ECEP) 1994-1996*, 8 February 1995.

***General Education Policy Studies, Poverty Studies, Economic Studies, and Government Documents***

29. Ministry of Health, *Education Strategic Plan 2003 to 2015*, Volume 1: Policies, Targets and Strategies and Volume 2: Work Programme, May 2003.
30. Government of Ghana, *Eleventh Consultative Group Meeting*, Volume One, Economic Framework Policy Paper, April 8-10, 2002.
31. Ministry of Education, *Education indicators, National, Regional and District Profiles*, October 2002, EMIS Project.
32. Ministry of Education, *Report on Basic Data and Planning Parameters for Basic Education in Ghana*, 1998/99, January 2002, EMIS Project.
33. Ministry of Education, *Report on Basic Data and Planning Parameters for Basic Education in Ghana*, 2003/04, September 2004, EMIS Project.
34. National Development Planning Commission, *Implementation of the GPRS*, 2002 Annual Progress Report, May 2003.
35. Ghana Poverty Reduction Strategy, 2003-2005. *An Agenda for Growth and Prosperity*. Volume I & II, February 2003.
36. Ghana Poverty Reduction Strategy, 2003-2005. *Monitoring and Evaluation Plan*, March 2003.
37. Ministry of Finance and Economic Planning, *Donor Contribution to the Health and Education Sectors in Ghana*, Paper, March 2005.

***Documents by Development Cooperation Partners on Ghana Education Sector Issues***

38. DFID, Ghana, *Country Level Report on the Education Sector in Ghana*, Final Draft 24.01.05.
39. DFID, Ghana, *Harmonisation in Ghana for Aid Effectiveness: A Common Approach for Ghana and its Development Partners*, Draft Version, 14.02.05.
40. DFID, Ghana, *Guidance Note on the MDDBS Communications*, Draft, 14.02.05.
41. UNICEF, *Situation Analysis of Children and Women in Ghana 2000*.
42. UNDP Ghana, *Development Partners in Ghana: Profiles on Cooperation Programmes*, September 2004.
43. UNDP, *Human Development Report 2004*, New York
44. The World Bank, *Country Assistance Strategy for Ghana 2004-2007*. Country Department 10, Africa Region. International Finance Corporation. Report no. 27838-GH. February 2004.
45. The World Bank, Operations Evaluation Department, *Books, Buildings and Learning Outcomes*, 2004.

## ANNEX 2. BANK SOCIAL PORTFOLIO AND POLICIES

**Table 10. Bank Assistance to the Social Sector of Ghana, (in UA as at December 2004)**

Project title	Sector	Type	Approval Date	Net Signed	Disbursement (%)
Hospital Rehabilitation Studies	Health	Loan	27-sept-85	1 723 323	100
Health Services Rehabilitation I	Health	Loan	16-janv-90	12 527 818	100
Health Service Rehabilitation (Grant)	Health	Grant	16-janv-90	300 590	100
Health Services Rehabilitation II	Health	Loan	16-dec-91	12 146 927	100
Health Services Rehabilitation III	Health	Loan	30-oct-02	17 640 000	0
Health Services Rehabilitation III	Health	Grant	30-oct-02	1 000 000	0
Primary Education Rehabilitation Project	Education	Loan	09-janv-97	12 000 000	99
Tertiary Education Rehabilitation	Education	Loan	18-juin-91	12 776 665	100
Senior Secondary School Support Project - III	Education	Loan	24-sept-03	20 000 000	0
Senior Secondary School Support Project - III	Education	Grant	24-sept-03	5 000 000	0
Women's Community Development	Gender Equity	Loan	18-juin-91	1 388 151	100
Women's Community Development	Gender Equity	Grant	18-juin-91	446 629	100
Poverty Reduction Project	Pov.Al./Mic.Fi.	Loan	10-dec-97	11 000 000	98
<b>Total Social Sector</b>				<b>107.950.103</b>	<b>59</b>

Source, African Development Data

**Table 11. Bank Policy Papers relevant for the Social Sectors**

Policy Document	Year	Reference
Education Sector Policy	1986	
Health Sector Policy	1987	
Environment Policy	1990	
Women in Development Policy	1990	
Health Sector Policy	1996	ADB/BD/WP/96/52
Strategy and Assistance in Microfinance to RMCs	1997	ADF/BD/WP/97/48
Education Sector Policy	1999	ADB/BD/WP/99/92
Agricultural and Rural Development Policy	1998	ADF/BD/WP/99/105
Integrated Water Resources Management	2000	ADB/BD/WP/99/146
Policy for Cooperation with Civil Society Organizations (CSOs)	2000	ADB/BD/WP/2000/05 Rev.1
Population Policy and Strategies for Implementation	2001	ADB/BD/WP/2000/142
Gender Policy	2001	ADB/BD/IF/2001/62
Policy on Poverty Reduction	2001	ADB/BD/IF/2000/83
Environment Policy	2003	ADB/BD/WP/2003/116
Policy on Poverty Reduction	2004	ADF/BD/WP/2003/151/Rev.2
HIV/AIDS Strategy for Bank Group Operations	2001	ADB/BD/WP/2001/11/Rev.3
ADF Strategy and Assistance in Microfinance to RMCs	2001	ADF/BD/WP/2001/97/Add.5
Malaria Control Strategy	2001	ADB/BD/WP/2002/25/Add.2
Malaria Control Operational Guidelines	2001	ADB/BD/WP/2002/45
Policy on Involuntary Resettlement	2002	ADB/BD/WP/2002/98
Policy on Poverty Reduction	2002	ADB/BD/IF/2002/248
Guidelines for Bank Operations Using Sector Wide Approaches (SWAp)	2003	ADB/BD/WP/2003/88
Guidelines on Development Budget Support lending (DSL)	2003	ADB/BD/WP/2003/182
Bank Group Post-Conflict Assistance Policy Guidelines	2003	ADB/BD/WP/2003/184
Gender Plan of Action	2004	ADB/BD/IF/2004/88
Guidelines on Communicable Disease	2004	ADF/BD/WP/2004/19/Rev.1/
Guidelines for the Implementation of Bank Group's Policy on Population	2004	ADB/BD/IF/2004/10
Operational Guidelines on User Fees in Health and Education	2004	ADB/BD/WP/2004/144

### ANNEX 3. PROJECT RATINGS

**Table 12. Detailed Rating by Project**

Primary Education Rehabilitation Project:					
Schools visited:	Weija	Apenkwa	Dodowa	Average	Comments
Relevance	4	4	4	4	Increased access to primary schools
Efficacy	3	3	3	3	Good, but could have considered HT space
Efficiency	2	1	2	2	Problems in workmanship and in participation
Inst. Development	3	3	3	3	Improved school coherence
Sustainability	3	2	3	3	Maintenance training good
Average	3	3	3	3	Overall satisfactory

  

Tertiary Education Rehabilitation Project:		
Criteria	Rating	Comments
Relevance	4	Investments timely and the support highly appreciated
Efficacy	3	In some areas, the intake of students up by 100%
Efficiency	2	Problems in quality of work, communication, and participation
Inst. Development	3	Improved tertiary capacity, but with some frustrations
Sustainability	3	Satisfactory but with problems in terms of high maintenance cost
Average	3	Overall satisfactory

  

Average for both projects:		
Criteria	Rating	Comments
Relevance	4	Highly relevant
Efficacy	3	Satisfactory
Efficiency	2	Unsatisfactory
Inst. Development	3	Satisfactory
Sustainability	3	Sustainable
Average	3	Overall satisfactory