
Republic of Ghana

Country strategy and programme evaluation

Document: EC 2025/128/W.P.2/Rev.1

Agenda: 3

Date: 19 March 2025

Distribution: Public

Original: English

FOR: REVIEW

Action: The Evaluation Committee is invited to review the country strategy and programme evaluation for the Republic of Ghana.

Technical questions:

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Acknowledgements

This country strategy and programme evaluation conducted by the Independent Office of Evaluation of IFAD (IOE) was led by Hansdeep Khaira (Senior Evaluation Officer, IOE), with contributions from the following international and national consultants: Maria Josefina (Gigi) Manicad, Teresa Maru-Munlo, Oscar Atim Anaadumba and Dr Shaibu Baanni Azumah. Ayse Esin Gezer supported the team as an Evaluation Research Analyst. Maria Cristina Spagnolo (Evaluation Assistant, IOE) provided invaluable administrative support.

The draft evaluation report benefited from comments from a peer review by the IOE team. Maximin Kodjo (Deputy Director, a.i., IOE) and Fabrizio Felloni (former Deputy Director, IOE) provided quality enhancement comments at key stages of the evaluation, under the overall guidance of Indran Naidoo (Director, IOE).

IOE is grateful for the fruitful collaboration of IFAD's programme staff, in particular: Lakshmi Moola, IFAD Country Director; Theophilus Otchere Larbi, Country Programme Officer, Barbara Wiredu, Country Programme Assistant, and the West and Central Africa Division regional team. IOE is also grateful to IFAD and especially the Ghana country office, for their inputs at various stages of the evaluation process.

IOE also wishes to convey its appreciation to the Government of Ghana's representatives at all levels, including the project teams, as well as all partners and relevant stakeholders met, for their support and cooperation during the evaluation process. Thank you for sharing your insights, helping the evaluation team gather information during the field mission and responding to its numerous requests for data and information.

Executive summary

I. Background

1. In line with the Revised IFAD Evaluation Policy and, as approved by the 140th session of the IFAD Executive Board in December 2023, the Independent Office of Evaluation (IOE) conducted a country strategy and programme evaluation (CSPE) in the Republic of Ghana in 2024.
2. **Scope.** This CSPE is the third country programme evaluation conducted in Ghana and covers the period 2013–2023. The total estimated cost of the seven investment projects covered by the CSPE was US\$628.1 million, one third of which (US\$224.8 million) was financed by IFAD and the rest by domestic sources (government, beneficiaries and local institutions) and international cofinancing. The evaluation also covered non-lending activities (knowledge management, partnership-building, policy engagement and grant-funded activities) and aligned with the country strategy by referring to the 2013–2018 and 2019–2024 country strategic opportunities programme (COSOP).
3. **Objectives.** The main objectives of the CSPE were to: (i) evaluate the results and performance of the IFAD country strategy and programme; and (ii) generate findings and recommendations for future partnerships between IFAD and the Government of Ghana for enhanced development effectiveness and sustainable rural transformation. Its findings, lessons and recommendations will inform the upcoming COSOP in 2025.
4. **Country context.** Ghana is a West African country with an estimated population of 34 million in 2023, about 44 per cent of it living in rural areas. Women account for around 50 per cent of the country's population, a significant proportion of which is young, with over 57 per cent under the age of 25. Ghana is a lower-middle-income country with poverty estimated at 27 per cent in 2022. Agriculture remains a cornerstone of the economy, representing 21 per cent of GDP and employing 71 per cent of the rural population. Smallholder farmers account for some 60 per cent of all farm holdings, and about 42 per cent of all smallholders are women. Agriculture constitutes over 40 per cent of export earnings, driven primarily by cocoa products. Nevertheless, Ghana remains a major importer of food products, with imports of agricultural and related products estimated to have reached US\$2.6 billion in 2022. Food and agricultural imports will continue to grow, as Ghana's underdeveloped food processing sector is unable to meet the growing demand. Ghana faces significant climate change challenges, and illegal mining activities have resulted in the degradation of agricultural land.
5. **IFAD's strategy and operations during the review period.** The first IFAD-financed project in Ghana commenced in 1980. The COSOP 2013–2018 emphasized two main pillars: (i) rapid modernization of agriculture, coupled with sustainable resource management; and (ii) increasing private sector competitiveness. The COSOP targeted smallholder farmers, women, youth and persons with disabilities. The current COSOP 2019–2024 was designed to contribute to the achievement of Sustainable Development Goals (SDGs) 1, 2, 9, 12 and 14 and to promote inclusive sustainable rural transformation by investing in activities to enable poor rural people to increase their incomes through remunerative and resilient livelihoods. IFAD's main government partners have been the Ministry of Finance and Economic Planning, the Ministry of Food and Agriculture and the Ministry of Trade and Industry. IFAD has been present in Ghana with a country office in Accra since 2011.

II. Main findings

6. **Relevance.** The CSPE rates relevance as moderately satisfactory. **There was strong alignment between IFAD's strategic intent, thematic focus on national priorities and its own strategic framework.** The alignment was further reinforced in the design of its projects, which covered areas marked by a high concentration of rural poverty, with interventions relevant to transforming agriculture for inclusive rural finance and value chains. IFAD adapted the focus of its projects to keep well-aligned with the Government's changing needs and priorities. However, the design of several projects had shortcomings, resulting in significant modifications during implementation. **Approaches to target men and women were relevant. However, COSOP and project designs did not sufficiently recognize and address the heterogeneity of the target population.** For instance, projects did not differentiate between young women and young men in their needs analyses and targeting strategies. Furthermore, the geographic targeting had varying degrees of relevance to the COSOPs' strategic objectives. Overall, IFAD's targeting in specific geographic areas with high concentrations of poverty were sound, but targeting approaches in nationwide programmes tended to lack more tailored interventions.
7. **Coherence.** Coherence is rated as moderately satisfactory. **IFAD's work was generally coherent with its comparative advantage in Ghana – i.e.** (i) strengthening pro-poor agricultural value chains; (ii) fostering inclusive rural finance; and (iii) empowering farmer-based organizations (FBOs). Moreover, the shifts in its strategic objectives were coherent with Ghana's economic transition. Similarly, there was a level of continuity in the strategic objectives of the two COSOPs and among projects in terms of transitioning between plans. However, there were no systematic programmatic linkages among the individual projects, and the programme missed some opportunities to utilize lessons from previous interventions. Furthermore, no concrete operational link between loans and grants was fostered.
8. **Partnership-building** is rated as moderately satisfactory, while **knowledge management (KM) and policy engagement** are each rated as moderately unsatisfactory. In support of partnership-building, **there were strong and effective partnerships with government institutions at the national and subnational levels** and the private sector at the supply end, and the partnership with Rome-based agencies was developing. However, there was little diversification of partners, including for cofinancing, and IFAD could have assumed more leadership in areas where it had long-standing experience in Ghana, including in the development of rural finance and value chains.
9. **At the country programme level, IFAD did not have an explicit KM strategy but focused on KM through specific activities** such as arranging exchange visits and mobilizing technical assistance. The projects produced knowledge products and outreach materials on good practices gathered from their respective activities, **but the programme lacked a clear and systematic approach for effective knowledge-sharing and utilization.** With some exceptions, lessons were not systematically converted by projects to usable forms and shared with stakeholders. One reason for this was the weak monitoring and evaluation (M&E) systems observed in projects.
10. **The CSPE found limited evidence of the concrete policy change or related processes envisaged in IFAD's strategic documents** – for instance, in the formulation of the national micro, small and medium-sized enterprises (MSMEs) and entrepreneurship policy. However, in general, IFAD's interactions with key government partners revolved primarily around resolving project implementation issues. One reason for the low policy engagement was the lack of analytical capacity and technical skills in the IFAD Country Office (ICO), due in part to budget

constraints. The other was that the ICO had to balance its engagement in policy dialogue with demands for implementation support.

11. **Effectiveness.** Effectiveness is rated as moderately satisfactory. **The country programme's outreach was generally effective, with 83 per cent outreach achieved for men and 82 per cent for women.** IFAD's programme contributed to positive outcomes such as higher agricultural productivity and production and enterprise development and strengthening. In terms of higher crop production and productivity, the provision of inputs and improved farming practices led to higher production and productivity levels for some projects. Notwithstanding, there were also quality issues, and delays in the distribution of certified seeds and agrochemicals led to poor production or crop failures. Furthermore, while the production kits enabled farmers to boost their yield by 20 to 30 per cent, a major issue was the lack of systems to ensure the sustainability of the activity, enabling farmers to continue to access good-quality inputs in subsequent years.
12. In terms of creating lasting and profitable rural enterprises, **the programme's support created some employment opportunities, including for vulnerable groups.** Business development services led to a 24 percentage point increase in self-employment activities between 2012 and 2019. However, some interventions were unclear about how MSMEs were expected to increase incomes and employment and for whom. The project's scope in terms of the types of enterprises it would cover was not always guided by sound market analysis, an assessment of the development and growth potential of rural enterprises or the likelihood of employment generation. The demand-driven approach for partnering with financial institutions did not work as expected and was compounded by complex financial products that were not aligned with the needs of rural or agricultural clientele.
13. **There were less-than-desirable results in attempts to facilitate better market access, with only limited commercial successes and a greater focus on the supply side.** There was some success with infrastructure for improved market linkages. Feeder roads, farm tracks and access track interventions facilitated improvements across various programmes. However, there was a lack of precise planning and coordination to link production, processing and marketing support for a better balance of inputs. Formal contracts with agribusinesses were limited to input supply but not the sale of agricultural production. Most FBOs working with IFAD-financed projects had a good understanding of how to operate in groups but were not an effective mechanism for helping farmers negotiate higher prices or access markets.
14. **Innovation.** Innovation is rated as moderately unsatisfactory. **IFAD-financed projects facilitated some innovations. Some were successful, while others did not materialize or at best, are a work in progress.** As examples, beneficiaries reported that the farmer field forum was an improvement over the previous farmer field school approach, but the development and piloting of a micro-leasing product for smallholders (Rural Enterprise Programme III [REP III]) could not be rolled out because the financial service providers had no interest.
15. **Efficiency.** The CSPE rates efficiency as moderately unsatisfactory. **Despite certain successes in implementation structures and financial management, significant systemic challenges,** including bureaucratic delays, high staff turnover and inadequate staffing, impeded overall efficiency. Timeliness was also problematic, with a sharp contrast among projects in terms of the time taken to become effective, ranging from just 3 months to 16 months, and a broader range observed in first disbursement, spanning 5 to 24 months.
16. **The projects exhibited both strengths and weaknesses in financial management practices,** affecting their efficiency and accountability. Areas of strengths in the four closed operations included well-functioning financial management systems, good internal controls, well-documented procedures and

careful financial planning from the design stage. The projects benefited from an adequate number of qualified accounting staff through competitive hiring processes. At the same time, projects also encountered considerable financial management challenges that hindered overall efficiency, such as non-operational software, unreliable financial statements, inappropriate payroll transactions and a lack of precise budgetary control (Northern Rural Growth Programme [NRGP]). The ex-post economic and financial performance of closed projects has yielded moderate results. The portfolio exhibited significant budget overruns for programme management costs, mostly exceeding IFAD's acceptable limit of 15 per cent. In addition, not all projects disbursed 100 per cent of IFAD funds. Bureaucratic delays, procurement challenges and the impact of external factors such as financier withdrawal, COVID-19 and disbursement caps adversely affected disbursement.

17. **Rural poverty impact.** The CSPE rates the impact criterion as moderately satisfactory. **Overall, there was a modest and uneven increase in incomes; on-farm income increases were modest, while off-farm incomes rose comparatively more, due to a shift away from agricultural activities.** In the case of smallholders, income gains were modest – due to oversupply in the markets and hence, lower prices – and short-lived, due to the lack of sustainable systems for input supply and a substantial increase in the price of seeds and fertilizer post-COVID-19. For households involved in off-farm self-employment activities, higher gross annual incomes from family businesses were accompanied by a significant increase in the costs of self-employment activities, keeping net household income constant. There was a negligible increase in the assets of beneficiaries, which was limited to non-agricultural assets. Evidence suggests some improvement in beneficiary food security but less improvement in nutrition.
18. **IFAD projects contributed to building human capital by strengthening participants' skills, especially in financial literacy, which led to greater financial access. However, the expected empowerment of beneficiaries by building their social capital was not achieved.** For example, FBOs did not truly emerge as sustainable self-reliant, self-managed business entities working for the benefit of their members. Similarly, in terms of social cohesion, in newly organized value chain drivers (VCDs), trust and cooperation in these market networks (made up of farmers, VCDs, aggregators and marketers) was limited, which meant that the potential for formalizing relationships among these value chain actors was not realized. Government institutions were strengthened, and some of the institutions that supported MSMEs had good results; however, new decentralized institutions did not perform as expected.
19. **Gender equality and women's empowerment.** The CSPE rates this criterion as moderately satisfactory. **At the strategic level, there was an emphasis on strengthening institutions and mainstreaming gender through targeted interventions,** which was mirrored at the project level through specific activities that reemphasized gender roles. Most project designs included sex-disaggregated targets, and the projects collected sex-disaggregated data. Through financial inclusion support, the programme delivered several activities that had positive effects on the lives of women. **However, projects failed to consider context-specific and additional complicating risks (such as age) in relation to gender needs,** and there were insufficient gender strategies and action plans in project designs. Four out of six projects struggled to meet their targets for women's participation.
20. **Sustainability of benefits and scaling up.** The CSPE rates sustainability and scaling up as moderately unsatisfactory. **In terms of institutional and technical sustainability, the technical skills of FBOs will continue to be sustained,** as will the group financing model. Programme-supported microfinance institutions and apex organizations have improved their operations, governance and profitability,

contributing to their sustainability. **However, there are sustainability issues with respect to the decentralized service delivery model for enterprises and FBOs** as sustainable community-based organizations. Other areas where sustainability is facing issues are related to water user associations and the financial sustainability of rural financial institutions and market access infrastructure.

21. **There were some cases of scaling up in IFAD-supported projects** – for instance, the West Africa Agricultural Productivity Program, a World Bank-supported activity, introduced the Ghana Agricultural Sector Investment Programme (GASIP) VCDs and partnering finance institutions in the Feed the Future Ghana Mobilizing Finance in Agriculture activity funded by the United States Agency for International Development (USAID), the Root and Tuber Improvement and Marketing Programme (RTIMP) cassava processing activities and the farmer field forums, and some of the financial products developed by the Rural and Agricultural Finance Programme (RAFiP) are now used by financial institutions. **However, given the potential for scaling up and the wide diversity and breadth of IFAD’s activities in Ghana, there was insufficient evidence of scaled-up impacts.**
22. **Natural resource management and climate change adaptation** are rated as moderately satisfactory. On the one hand, several positive activities were undertaken – improved and climate-resilient seeds were provided to farmers to complement good agricultural practices and tree planting, and the promotion of zero tillage to combat soil erosion was practiced, **all with a focus on increasing the climate resilience of beneficiaries. However, some practices were detrimental to the environment.** For instance, under the RTIMP, increased gari processing created challenges in dealing with the management of waste, effluents and the increased felling of trees for fuel, especially among processors not directly targeted by the project. Under GASIP, poor health and safety practices on farms, including improper disposal of pesticides and agrochemical plastic waste on farmers’ fields, increased environmental concerns as well as health hazards. Under REP III there were problems with cassava processing, soap and detergent-making and oil palm processing, which required additional energy. The predominant use of fuelwood by clients also posed environmental challenges.

Partner performance

23. **IFAD performance.** The CSPE rates IFAD’s performance as moderately unsatisfactory. **IFAD’s country programme designs demonstrated alignment with national policies** and adaptability to crises such as COVID-19. **However, overall performance was hindered by challenges that led to operational inefficiencies.** These included weak or over-ambitious designs; high staff turnover, especially in financial management; poor internal controls; ambitious and occasionally unrealistic programme objectives; and reliance on cofinancing that sometimes failed to materialize as planned.
24. **Government.** The CSPE rates this criterion as moderately unsatisfactory. **The Government’s efforts in terms of financial support and decentralization displayed a good level of commitment. However, issues such as funding shortfalls, execution delays, changes in government and frequent staff transfers disrupted practical implementation.** There were instances of successful stakeholder involvement, capacity-building and procurement improvements. However, inconsistent system set-up and inadequate M&E frameworks often hindered progress. Despite these obstacles, some projects managed to make meaningful strides – for example, the NRGp maintained good compliance with IFAD’s requirements despite bureaucratic staffing delays; GASIP’s procurement met objectives with consistent staffing and no significant time slippages, despite some documentation and contract management issues; and the Affordable Agricultural Financing for Resilient Rural Development Project (AAFORD)

effectively managed its procurement processes. However, overall, the shortcomings in timely issue resolution, planning and resource allocation resulted in marked gaps in the achievement of programme objectives.

III. Conclusions

25. **The IFAD country programme was solidly aligned with the priorities of the Government and IFAD's strategic framework. However, it did not deliver effective pathways towards effective pro-poor investments.** For instance, the Fund did not fully leverage its institutional capacity for programme development and strategic partnerships with the Government. Without viable business models, IFAD was unable to significantly leverage its long-term partnership to assist the Government in cofinancing and the mobilization of public funds to attract private investment. The COSOPs had not adequately provided the ways and means to achieve the intended strategic objectives, and there was no purposeful charting of milestones and progress towards them.
26. **The development and provision of financial services for value chains and MSMEs were conceptually and operationally fragmented, lacking strategic focus to push the boundaries of inclusive rural finance.** IFAD did not have a fully holistic overview of a value chain for a country that is a net importer of food and where the agrifood processing industry is limited and underdeveloped. It lacked both focus and the integration of its investments to understand where to add value and manage risks for the rural poor. MSMEs tended to be independent, without clear prospects for value addition and growth, while the value chains were limited to production with no specific sights on the midstream-to-downstream parts of the chain.
27. **IFAD's targeting and capacity-building for resource-poor smallholder farmers were generally sound but did not adequately respond to the specific needs of different target groups.** IFAD's selection criteria, which intentionally focused on the poorest regions of the country, average landholding of smallholder farmers and women's participation, made a promising difference in reaching poor groups and women. However, the targeting of poor and vulnerable people was not always informed by an understanding of their unique strengths, needs and preferences.
28. **The overall effect of the country programme on beneficiary incomes was mixed.** The supply of credit and agricultural inputs, together with technical and entrepreneurial training, resulted in increases in productivity and income. However, incomes, but not necessarily profitability, rose, because there was little emphasis on helping MSMEs reduce the cost of doing business and maximize sales revenue, and because IFAD's investments largely centred on the provision of inputs for production, rather than localizing value addition.
29. **IFAD did not sufficiently leverage its non-lending operations for more technically and financially robust interventions, wider reach and effective policy engagement.** Its strategic objectives were rather complex and required significant thematic expertise. The lack of a clear-cut KM strategy meant that context-specific knowledge could not be leveraged to design projects, support their implementation and ensure effective learning within the country programme. Policy engagement processes were not strong enough to trigger critical policy changes, even in areas such as inclusive rural finance, where IFAD had long-standing experience in Ghana.
30. **The success of IFAD's programme was hindered by persistent systemic inefficiencies and weak accountability.** The country programme often encountered persistent deficiencies such as weak M&E, bureaucratic processes and procurement delays. Furthermore, in some instances, resources were dispersed too

thinly across the country, diluting the impact of some investments and making it challenging to achieve significant measurable outcomes.

31. **Despite aligning with Ghana's priorities and achieving early successes, IFAD's investments lacked adequate sustainability.** The quality of infrastructure was good overall, and capacity-building in good agricultural practices and climate-smart agriculture will be sustained. However, rural financial institutions and MSME support structures such as business advisory centres, business resource centres and rural technology facilities struggled with limited financial sustainability and depended on external funding. IFAD's projects did not yield a significant number of viable small-to-medium-sized value chains and rural enterprises. A well-sequenced approach for intensive and continuous support to start-up enterprises was lacking.

IV. Recommendations

32. **Recommendation 1: Develop the next COSOP with an explicit strategic orientation for business models to reach IFAD target groups, with clear impact pathways and measurable targets.** Following discussions between the Government of Ghana and IFAD to secure a loan programme, investments should be pursued and developed in an integrated manner, building on the complementarities between sustainable MSMEs and climate-resilient value chains, with clear pathways and measurable results that can lead to attainment of the COSOP's strategic objectives. Support to MSMEs should be linked to growing value chains to enable them to access more profitable higher-value markets. Furthermore, the agricultural commodities supported should have clear links to wider value chains that the Government has identified as drivers of national development and growth. For instance, the new COSOP should consider more strategic, higher-value investments that will help build Ghana's underdeveloped agrifood processing and seed sectors. Moreover, business models should guide business plans that are technically and financially sound, informed by feasibility and market studies. All these should be framed in the COSOP as part of a comprehensive resilience-building approach demonstrating that the realities of climate mitigation and adaptation have been fully embraced.
33. **Recommendation 2: Further expand partnerships with the private sector and other development actors supporting pro-poor-oriented rural enterprises and value chains.** The expanded partnerships should support and/or complement IFAD's investments and capacity-building interventions. Partnerships should foster a matching demand-driven market orientation that informs supply-driven production. This means that any capacity-building that supports farmers will be directed towards specific market demands to meet standards for quality, quantity and timeliness. This workstream also entails identifying relevant private actors and encouraging partnerships between them and smallholder FBOs, considering medium- to long-term perspectives. Furthermore, IFAD should bolster partnerships and improve knowledge-sharing with other organizations engaged in supporting climate-smart agriculture and pro-poor value chains in Ghana. This will help leverage additional funding, ensure learning among actors and promote complementarities and synergies in line with areas of technical expertise and the coverage of IFAD's supported programme.
34. **Recommendation 3: Strengthen the targeting strategy by being more responsive to the needs and choices of target groups and more systematic in geographic scope.** IFAD's poverty targeting should be informed by the target group's poverty level and lack of access to productive and financial resources but should also consider its strengths, local knowledge, specific needs and preferences. IFAD should support men, women, youth and other marginalized groups to strengthen their economic and community roles and build self-confidence and solidarity. One way forward is through the use of the Gender Action Learning

System (GALS) for women. In addition, IFAD should develop differentiated strategies for specific target groups, including in the selection of crops and value chains most likely to support them, and adopt a more participatory approach to targeting at design – for instance, by incorporating local knowledge about poverty and a livelihood analysis. Finally, the scope of geographic targeting should be informed by an assessment of IFAD’s capacities and resources and lessons from earlier IFAD projects to build on previous achievements.

35. **Recommendation 4: In line with the good practice and standards of financial institutions, systematically address capacity inefficiencies by including the implementation of functional documentation, monitoring and accountability systems.** It is important for the new COSOP to provide an explicit results and accountability framework for inclusive rural finance and value chains. To enable this, IFAD should continue to improve and implement a coherent, transparent and functional documentation and M&E system, ensuring the coordination of all relevant stakeholders, sound tracking of performance, adaptive management and accountability. IFAD should also empower farmers to monitor and report on the goods and services that they receive and should clarify their and the Fund’s obligations under specific transactions. Within the framework of IFAD’s Information and Communication Technology for Development Strategy, the ICO should consider using digital M&E systems to improve data accuracy and accountability and foster stakeholder trust.
36. **Recommendation 5: Leverage additional funding for infrastructure investments and explicitly address gaps that weaken the overall sustainability of those investments through effective local governance and enhanced community ownership.** IFAD should leverage additional funding and expertise for infrastructure development. This can be done through public-private partnerships and collaboration with other international financial institutions. It should create and empower community-led management committees responsible for infrastructure upkeep, supported by ongoing technical training and capacity-building through existing government initiatives. Finally, IFAD should work closely with the relevant government ministries to institutionalize adequate maintenance funds in local government budgets to ensure a continuous dedicated financial stream for the upkeep of infrastructure such as roads and irrigation systems.

Agreement at completion point

A. Introduction

1. In line with the International Fund for Agricultural Development (IFAD) Revised Evaluation Policy and the results-based programme of work and budget of the Independent Office of Evaluation of IFAD (IOE) for 2024 approved by the IFAD Executive Board at its 140th session in December 2023, IOE has undertaken a country strategy and programme evaluation (CSPE) in the Republic of Ghana. This CSPE is the third country strategy and programme evaluation (CSPE) conducted in Ghana, and it covers the period 2013-2023, including 7 projects with IFAD financing of US\$628.1 million. Previous evaluations were performed in 1995 and 2012, with the latter (referred to as the 2012 CPE) covering the period 2010-2015.
2. This Agreement at Completion Point (ACP) contains the recommendations made in the CSPE report, which were accepted by IFAD and the Government of Ghana, as well as the proposed follow-up actions agreed on. The ACP is signed by the Government of Ghana, represented by the IFAD Governor, and the IFAD Management, represented by the Associate Vice-President of the Department for Country Operations (DCO). The signed ACP is an integral part of the CSPE report, in which the evaluation recommendations are presented in detail and submitted to the IFAD Executive Board as an annex to the new COSOP. The implementation of the recommendations agreed upon will be tracked through the President's Report on the Implementation Status of Evaluation Recommendations and Management Actions (PRISMA), which is presented to the IFAD Executive Board on an annual basis by IFAD's Management.

B. Recommendations and follow-up actions

3. **Recommendation 1: Develop the next COSOP with explicit strategic orientations on support for business models (aligned with IFAD targeted groups), with clear impact pathways and measurable targets.** Following discussions between the Government of Ghana and IFAD to secure government's access to IFAD's program of loan, investments should be pursued and developed in an integrated manner, with complementarities between sustainable MSMEs and climate resilient value chains, and with clear pathways and measurable results that lead to attaining the COSOP strategic objectives. Supports to MSMEs should be linked to growing value chains to enable them to access higher and profitable value markets. Further, supported agricultural commodities should have clear links to wider value chains that have been identified by government as drivers of national development and growth. For instance, the new COSOP should consider more strategic, higher value investments that help build Ghana's underdeveloped agri-food processing and seed sectors. Furthermore, business models should guide business plans that are technically and financially sound, informed by feasibility and market studies. All these should be within a comprehensive resilience building framework presented in the COSOP, as demanded by the realities of climate mitigation and adaptation.

Agreed

Proposed follow-up actions: The new COSOP for Ghana will focus, through building on the past IFAD investments in the portfolio, towards productive infrastructure and access to finance. These strategic areas will enhance the linkages within value chains; build on current interventions of ensuring background analytical assessments are the drivers to facilitate investments; while ensuring that gender, youth, climate and nutrition are mainstreamed into interventions as deemed relevant. These objectives will be built on strategic assessments that have already been undertaken/or are in the process of being undertaken i.e. ICT4D;

Targeting and Gender; Nutrition; and Climate and Environment. It will also, within the investments ensure grounding in feasibility and market studies to assess the viability and return on the investments.

Responsibility: *Government of Ghana and IFAD*

Timeframe: *In the design and deployment of the new COSOP and investments within the cycle (2025-2030)*

4. **Recommendation 2: Further expand partnerships with the private sector and other development actors supporting rural enterprises and value chains (pro-poor oriented).** The expanded partnerships should support and/or complement IFAD's investments and capacity building interventions. The partnership should enable a matching demand-driven market orientation that informs supply-driven production. This means that farmers' capacity building is oriented towards specific market demands to meet standards for quality, quantity and timeliness. This also entails the identification of key relevant private actors, and fostering partnerships between them and smallholder FBOs, considering medium to long term perspectives. Moreover, IFAD should enhance the partnership and improve the knowledge sharing with other organizations that are engaged in supporting climate smart agriculture and pro-poor value chains in Ghana. This will help leverage additional funding, ensure learning among actors, and foster complementarities and synergies, in line with areas of technical expertise and the coverage of IFAD's supported programme.

Agreed

Proposed follow-up actions: Through the intervention of enhancing access to finance, the new COSOP will build on the partnerships with private sector within the value chains. As the involvement of the private sector is inevitable to the development of a viable value-chain, IFAD will undertake an assessment of the most efficient tools for the partnership with private sector.

The Blended Financing Facility (BFF), established under the Affordable Agricultural Financing for Resilient Rural Development (AAFORD), seeks a proof of concept in providing access to financing through two windows that are structured towards larger private sector players; aggregators; and farmer based organizations. The operational manuals and pricing mechanisms have been confirmed, and this blending will allow small-holder farmers within four value chains to access financing at lower rates, than MSMEs. Once a proof of concept (within AAFORD), the BFF is expected to be the grounding fund for access to financing, expanding its scope through financing of various value chains and in wider regions within the country. IFAD will continue to seek partnerships in building the capital base of the facility, through partnerships with commercial financial institutions and other development partners. Currently the fund includes financing from the ARB-Apex Bank.

Responsibility: *Government of Ghana and IFAD*

Timeframe: *On-going and through the design of the new COSOP (2025-2030) and new investments.*

5. **Recommendation 3: Strengthen the targeting strategy by being more responsive to the needs and choices of the target groups and more systematic in the geographic scope.** IFAD's poverty targeting should be informed by the target group's state of poverty and lack of access to productive and financial resources, but it should also consider their strengths, local knowledge, specific needs and preferences. IFAD should support men, women, youth and other marginalised groups to strengthen their roles, self-confidence and solidarity. One way is through the use of the Gender Action Learning System (GALS). In addition, IFAD should have differentiated strategies for different target groups, such as young men and young women, including in the selection of crops

and value chains to support. IFAD should adopt a more participatory approach to targeting at design stage, for instance, by incorporating local knowledge on poverty and livelihoods analysis. Finally, the scope of geographic targeting should be informed by an assessment of IFAD's capacities and resources, and lessons from predecessor IFAD projects in order to build on previous achievements.

Agreed

Proposed follow-up actions: A country-wide Targeting and Gender assessment is currently underway. In the last 18 months; two major restructurings have facilitated the re-visiting of the targeting and gender within the investments, to ensure that the activities address the groups to enhance inclusivity and diversity. Ghana has just completed a district level multi-dimensional poverty assessment, which will feed into the targeting and gender assessment to guide IFAD's new COSOP and new investments. It will also guide any adjustments to targeting and gender, as needed, during implementation of our current investments.

Responsibility: IFAD and Government of Ghana

Timeframe: On-going and through the design of the new COSOP (2025-2030) and new investments.

6. **Recommendation 4: In line with the good practice and standards of financial institutions, systematically address capacity inefficiencies, including the implementation of functional system of documentation, monitoring and accountability.** It is important that the new COSOP provides an explicit results and accountability framework for inclusive rural finance and value chains. In this regard, IFAD should continue to improve and implement a functional, coherent and transparent documentation and M&E system, ensuring coordination of all relevant stakeholders, sound tracking of performance, adaptive management and accountability. In addition, IFAD should empower farmers to monitor and report on goods and services that they are to receive and the obligations under specific transactions for them and for IFAD. Within the framework of IFAD's information and communication tools (ICT) for development (ICT4D) strategy, the ICO should consider using ICT in M&E systems to enhance data accuracy, accountability and obtain stakeholder trust.

Agreed

Proposed follow-up actions: The Ministry of Food and Agriculture has established The Ghana Agriculture and Agribusiness Platform (GhAAP), which is an integrated and interoperable web-based platform that provides agribusiness value chain actors with information, insights, inputs, agronomic practices, markets and other resources to enhance coordination, transparency, interaction, tracking, monitoring and reporting in real-time. It is expected that all farmers and their land holding (polygon), will be on the system by end-2025. IFAD will access this system to access farmers for our interventions under investments. Additionally, a tried and tested MIS for monitoring and evaluation under the Emergency Fund is being rolled out to other IFAD financed projects. It is expected that all IFAD projects will use a single system, with multiple access to their own data, ensuring the tracking of performance, adaptive management and accountability, and ensuring the automated feeding of this into the results framework for the new COSOP.

Responsibility: Government of Ghana and IFAD

Timeframe: On-going and through the design of the new COSOP (2025-2030) and new investments.

7. **Recommendation 5: Leverage additional funding for infrastructure investments and explicitly address gaps that weaken the sustainability of those investments through effective local governance and enhanced community ownership.** IFAD should leverage additional funding and expertise for

infrastructure development. This can be done through public-private partnerships and collaboration with other international financial institutions. It should create and empower community-led management committees responsible for the upkeep of infrastructure, supported by ongoing technical training and capacity building through existing government initiatives. Finally, IFAD should work closely with concerned government ministries for institutionalizing adequate maintenance funds within local government budgets to ensure a dedicated and continuous financial stream for infrastructure upkeep, such as roads and irrigation infrastructure.

Agreed

Proposed follow-up actions: The Government has requested IFAD financing to focus on hard; tangible investments, ensuring a higher rate of return on the investments, both socially and financially. Our current investments have already been able to demonstrate proof of this. The new COSOP will develop a strategic objective of ensuring market productive infrastructure, while ensuring we (i) leverage on public-private partnerships; and (ii) the required capacity building and funding for the maintenance and operations.

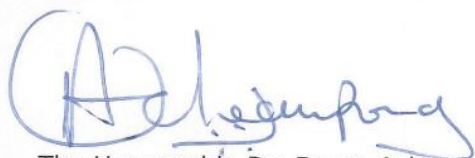
Responsibility: Government of Ghana and IFAD

Timeframe: On-going and through the design of the new COSOP (2025-2030) and new investments.

Signed on date

29TH NOVEMBER, 2024

For the Government of Ghana



The Honourable Dr. Bryan Acheampong
Minister for Food and Agriculture

Signed on date

10 January 2025

For the International Fund for Agricultural
Development (IFAD)



Mr Donal Brown
Associate Vice-President
Department for Country Operations

Republic of Ghana

Country strategy and programme evaluation

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Currency equivalent, weights and measures

Currency equivalent

Currency unit = Ghanaian Cedi (GHS)

US\$1.00 = GHS 14.63 (June 2024)

Weights and measures

1 hectare = 2.47 acres

1 ton = 1,000 kilograms

1 square kilometre = 100 hectares

Abbreviations and acronyms

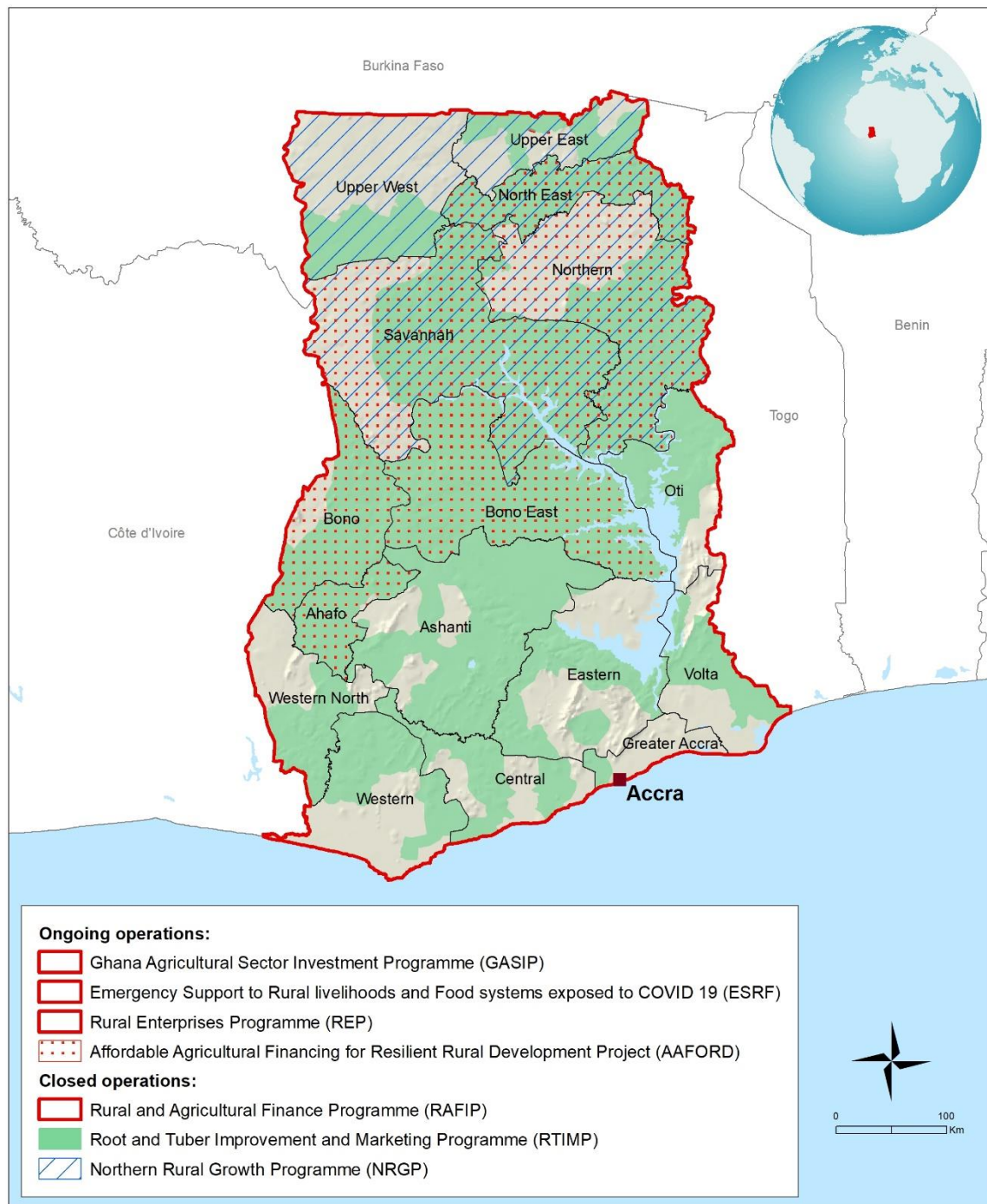
AAFORD	Affordable Agricultural Financing for Resilient Rural Development Project (Ghana)
ACP	agreement at completion point
AFD	French Development Agency
AfDB	African Development Bank
AGRA	Alliance for a Green Revolution in Africa
ARB	Association of Rural Banks
ASAP	Adaptation for Smallholder Agriculture Programme (IFAD)
BAC	business advisory centre
BOG	Bank of Ghana
BRC	business resource centre
CAADP	Comprehensive Africa Agriculture Development Programme
COSOP	country strategic opportunities programme
CPE	country programme evaluation
CPT	country programme team
CSPE	country strategy and programme evaluation
DA	district assembly
DSF	district stakeholder forum
EIRR	economic internal rate of return
ESRF	Emergency Support to Rural Livelihoods and Food Systems Exposed to COVID-19
FAO	Food and Agriculture Organization of the United Nations
FARA	Forum for Agricultural Research in Africa
FBO	farmer-based organization
FFF	farmer field forum
FGD	focus group discussion
GALS	Gender Action Learning System
GAP	good agricultural practice
GASIP	Ghana Agricultural Sector Investment Programme
GEA	Ghana Enterprises Agency

GIDA	Ghana Irrigation Development Authority
GIS	geographic information system
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
GPC	good practice centre
ICO	IFAD Country Office
ICT	information and communications technology
IOE	Independent Office of Evaluation
JICA	Japan International Cooperating Agency
KfW	German promotional bank
KM	knowledge management
MEF	microenterprise fund
MFI	microfinance institution
MoFEP	Ministry of Finance and Economic Planning
MoFA	Ministry of Food and Agriculture
MoTI	Ministry of Trade and Industry
MoU	memorandum of understanding
MSME	micro, small and medium-sized enterprise
MTR	midterm review
M&E	monitoring and evaluation
NRGP	Northern Rural Growth Programme
OBI	Oracle Business Intelligence
PBAS	performance-based allocation system
PCR	project completion report
PCRV	project completion report validation
PDR	project design report
PFI	partnering financial institution
PMU	programme management unit
PPE	project performance evaluation
RAFiP	Rural and Agricultural Finance Programme
RBA	Rome-based agencies
RCB	rural community bank
REDF	Rural Enterprise Development Fund
REP III	Rural Enterprise Programme III
RIA	research and impact assessment
RTFs	rural technology facilities
RTIMP	Root and Tuber Improvement and Marketing Programme
SDG	Sustainable Development Goal
SECAP	Social, Environmental and Climate Assessment Procedures
SM	supervision mission
SO	strategic objective
SSTC	South-South and Triangular Cooperation
SV/IS	supervision mission and/or implementation support mission reports

ToC	theory of change
TSC	technology solution centre
UNCT	United Nations Country Team
UNSDCF	United Nations Sustainable Development Cooperation Framework
VCD	value chain driver
VSLA	village savings and loans association
WFP	World Food Programme
WUA	water user association
1D1F	One District One Factory

Map of IFAD-supported operations in Ghana

Ongoing and closed operations



The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.

Map compiled by IFAD | 26-02-2024

Republic of Ghana

Country strategy and programme evaluation

I. Background

A. Introduction

1. In line with the International Fund for Agricultural Development Evaluation Policy and as approved by the 140th session of the IFAD Executive Board in December 2023,¹ the Independent Office of Evaluation (IOE) in 2024 undertook a country strategy and programme evaluation (CSPE) in the Republic of Ghana. This CSPE is the third country-level evaluation conducted in Ghana. It covers the period from 2013 until 2023 and the findings, lessons and recommendations will inform the upcoming country strategic opportunities programme (COSOP) in 2025.
2. As stated in IFAD's [Evaluation Manual](#) (2022), the main objectives of the CSPE were to: (i) evaluate the results and performance of the IFAD country strategy and programme and (ii) generate findings and recommendations for future partnerships between IFAD and the Government of Ghana for enhanced development effectiveness and sustainable rural transformation.
3. Since the inception of IFAD operations in Ghana in 1980, the Fund has approved grant- and loan-funded projects with a total cost of US\$954.4 million, of which IFAD has financed US\$359.9 million.² The country programme is the largest of IFAD's investments in its West and Central Africa portfolio. The total estimated cost of the seven investment projects covered by the CSPE amounted to US\$628.1 million, of which one third (US\$224.8 million) was financed by IFAD with domestic (government, beneficiaries and local institutions) and international cofinancing³ making up the rest, as presented in table 1.

Table 1

Snapshot of IFAD operations in Ghana

<i>Description</i>	<i>Key figures</i>
First IFAD investment project	1980
Number of IFAD investment projects approved	19
Number of IFAD ongoing investment projects	3
Total IFAD investment projects financing (from 1980 to date)	US\$954.4 million
Total cost of portfolio to be evaluated (7 projects)	US\$628.1 million
Total IFAD investment projects financing (7 projects)	US\$224.8 million
Domestic cofinancing (7 projects)	US\$230.5 million
International cofinancing (7 projects)	US\$172.9 million
Current lending terms	Highly concessional to blend terms

Source: IFAD Oracle Business Intelligence.

B. Scope, methodology and process

4. **Scope.** The CSPE covered the period between 2013 and 2023 (see annex VIII for timeline of the relevant projects). It covered the full range of IFAD investments,

¹ <https://webapps.ifad.org/members/eb/140>.

² See details in annexes IV and V.

³ International cofinancing primarily came from institutions such as the European Commission, the Global Environment Facility, the OPEC Fund for International Development, the Agri-Business Capital Fund, the African Development Bank (AFDB), the Alliance for a Green Revolution in Africa (AGRA) – Ghana and the Green Climate Fund.

including: (i) IFAD's strategic orientation and support; (ii) the portfolio of lending operations; (iii) non-lending activities (knowledge management, partnership-building, country-level policy engagement and grants); and (iv) the performance of the government and IFAD in implementing the country strategy and programme.

5. In terms of **strategic orientation and support**, the CSPE reviewed the two strategies pursued by IFAD in Ghana (COSOP 2013-2018 and 2019-2024) and explored the synergies and interlinkages among different elements of the two. The evaluation also analysed the extent to which the investment portfolio and non-lending activities contributed to the achievement of the strategies, and the role played by the government and IFAD. Building on these, the CSPE reached conclusions on the overall performance of IFAD strategies in the country.
6. In terms of the **lending operations**, table 2 presents the status of progress of the seven projects that were covered under this CSPE, and the scope of their evaluability. Five projects that completed or were nearing completion were assessed on all evaluation criteria, while the remaining two were assessed on selected criteria.⁴

Table 2

Evaluability portfolio for the CSPE

<i>Project Name</i>	<i>Implementation period</i>	<i>Evaluability</i>
Root and Tuber Improvement and Marketing Programme (RTIMP)	2004-2014 (completed)	Selected criteria (if different from the 2012 CPE)
Northern Rural Growth Programme (NRGP)	2007-2016 (completed)	All criteria
Rural and Agricultural Finance Programme (RAFiP)	2008-2016 (completed)	All criteria
Ghana Agricultural Sector Investment Programme (GASIP)	2014-2023 (completed)	All criteria
Rural Enterprises Programme (REP)	2011-2025 (ongoing)	All criteria
Affordable Agricultural Financing for Resilient Rural Development Project (AAFORD)	2019-2027 (ongoing)	Relevance and coherence
Emergency Support to Rural Livelihoods and Food Systems Exposed to COVID-19 (ESRF)	2020-2024 (ongoing)	All criteria

Source: project completion report (PCR); project completion report validation (PCRv); project, M&E and financial data;; supervision mission and/or implementation support mission reports (SV/IS).

7. In terms of **non-lending activities**, the evaluation assessed achievements pertaining to grants, knowledge management, partnership-building and policy engagement.

C. Evaluation questions, criteria and theory of change

8. **Evaluation questions.** The CSPE answered the overarching question: to what extent did the IFAD-supported strategy and programme contribute to tangible results, in terms of inclusive and sustainable changes on the livelihoods of beneficiaries and their communities, with a potential for rural transformation? Linked to this overarching question, the CSPE answered specific questions according to the evaluation criteria presented in annex II.
9. **Evaluation criteria.** Aligned with the IFAD Evaluation Manual, the CSPE applied the following criteria for the assessment: relevance, coherence (including knowledge management, partnership-building and policy dialogue), efficiency, effectiveness (including innovation), sustainability of benefits, impact on rural poverty, gender equality and women's empowerment, sustainability and scaling up

⁴ Findings from the RTIMP PPE were used to inform the CSPE findings.

(including environment and natural resources management, and adaptation to climate change), and the performance of partners (both IFAD and the government). Annex I includes the definitions and details related to each criterion. For each criterion, the CSPE rated the performance on a scale of 1 (lowest) to 6 (highest).⁵

10. **Theory of change.** The evaluation adopted a theory-based evaluation approach to assess possible relationships between different elements of the country strategy and programme. For that purpose, the evaluation team reconstructed a theory of change (ToC) (presented in annex III), using inputs from the programme documents, which were discussed with the key programme actors and subsequently revised as necessary. The overall objective of the country programme according to the ToC was to enable the rural poor to improve their income through remunerative and resilient livelihoods. To achieve this, the programme followed four pathways:
 - (i) Higher crop production and productivity (through access to affordable and enhanced inputs, post-harvest loss management and productive infrastructure);
 - (ii) Enhanced resilience of ecosystems (through better land practices, access to climate-resilient infrastructure and training for farmer-based organizations (FBOs);
 - (iii) Better market access (through enhanced linkages across the value chain, FBO training and marketing-related infrastructure);
 - (iv) More sustainable and profitable micro, small and medium-sized enterprises (MSME) (through technical and organizational training and the provision of business development services and access to relevant and affordable financial products).
11. Achieving the expected changes depended on some assumptions including: the availability of government capacity and resources to implement development projects; the existence of the right conditions and incentives for private sector participation in agriculture-related areas; the absence of significant external shocks which would undermine improvements in household income and expenditure; ensuring positive incentives would be in place for smallholders to participate fairly in value chains; and adequate demand for financial products and for the products and services of MSMEs.
12. **Themes relevant to the CSPE.** Considering the focus of the country programme, and based on the evaluation team's desk review, interviews and field mission, four key thematic areas emerged that underpinned the analysis in this report (annex IX box A2). These are: (i) value chain transformation, (ii) micro, small and medium-sized rural enterprises, (iii) inclusive rural finance, and (iv) rural infrastructure.

D. Methodological approach

13. **Methodological steps.** The CSPE applied a mixed methods approach based on qualitative and quantitative data collected from various sources. Annex IX presents the main methodological building blocks, including an in-depth desk review, virtual interviews, field visits, key informant interviews, secondary data analysis and results interpretation. These activities were not strictly sequential.
14. **Evaluation processes.** Aligned with the methodological building blocks, the CSPE was conducted as follows:
 - a. Preparatory/inception phase. This entailed a desk review and virtual meetings with national stakeholders. At the end of this stage, the CSPE team prepared internal working papers which guided further inquiry during the main mission.

⁵ The standard rating scale adopted by IOE is: 1= highly unsatisfactory; 2= unsatisfactory; 3= moderately unsatisfactory; 4= moderately satisfactory; 5= satisfactory; 6= highly satisfactory.

- b. Main mission in the country. The CSPE's main mission was implemented in the country from 6 to 24 May to gather data and information on programme results and end users' perspectives on programme performance. The team visited selected intervention sites and met diverse stakeholders in the capital and field locations. Six regions were visited – Greater Accra, Ashanti, Central, Northern, Upper East and Upper West.⁶ A purposeful selection of intervention sites to visit was made, with a stronger focus on ongoing or recently completed projects (REP III, GASIP and ESRF), followed by projects closed a few years ago (a RAFiP and NRGP), with the intent to cover diverse situations.⁷ This ensured that all major activities (in terms of the country programme investments) were covered. A debriefing meeting was organized on 24 May to share preliminary findings with the IFAD country team, government technical staff and IFAD project staff.
 - c. Draft report and review. The team analysed field data gathered and triangulated from various sources to generate findings and prepared the draft report. The questions listed in the evaluation framework guided the analysis and helped to develop the main conclusions and recommendations. After an internal, thorough IOE peer review, the draft report was shared with the Government of Ghana and IFAD for review and comments.
 - d. Report finalization and dissemination. IOE will finalize the CSPE report, after discussions with IFAD and government stakeholders, and prepare audit trails explaining how comments were addressed. A national in-person workshop will be organized on 22 October 2024 in Accra to discuss the key findings and recommendations of the CSPE.
 - e. Agreement at completion point (ACP). Following the completion of the CSPE, the ACP, which is a document summarizing the agreed follow-up actions on the CSPE recommendations will be signed by the representatives of IFAD Management and the Government of Ghana (to be published in the final CSPE report). IOE is not responsible for preparing the ACP but facilitates the process.
15. **Limitations.** Only one set of rigorous impact assessment results was available for one project (REP III).⁸ This limited the ability to draw broader conclusions of the country programme's overall contributions to long-term changes and impacts. Moreover, challenges linked to the logistics of accessing project sites in different regions limited the choice of project sites that the CSPE team could visit. In light of these limitations, the team triangulated the evidence using diverse but accessible sources of data and information, before drawing conclusions.

⁶ As opposed to the three or four planned at the inception stage; this was achieved through splitting the teams into three and through careful planning.

⁷ IOE had already undertaken a project performance evaluation of RTIMP, and hence related sites were not visited, but where possible, the information was updated.

⁸ Conducted by IFAD's Division of Research and Impact Assessment.

II. Country context and IFAD's strategy and operations

A. Country context

16. **Geography and demography.** Ghana is located in West Africa, bordered by Côte d'Ivoire to the west, Burkina Faso to the north, Togo to the east and the Gulf of Guinea to the south, covering an area of approximately 238,535 km². Ghana's population was estimated at 34 million in 2023 of which about 44 per cent live in rural areas.⁹ The population growth rate was around 2.15 per cent in 2020. Around 50 per cent of the country's population is women.¹⁰ A significant proportion of the population is young, with over 57 per cent aged under 25.¹¹
17. **Administrative set-up.** Ghana is divided into 16 administrative regions. These regions have 260 metropolitan, municipal and district assemblies which each has its own subdistricts and local councils. The subdistricts are further divided into towns and villages, each with its own local administrative units and traditional authorities.
18. **Economy.** Classified as a lower-middle-income country, Ghana has displayed growth in its economic indicators over the past decade. Despite an encouraging GDP growth rate of 8.5 per cent in 2017, the country confronted a significant downturn by 2020, with growth receding to 0.5 per cent (see table 3), predominantly influenced by the COVID-19 pandemic and later due to fluctuations in global commodity prices. Although 2021 witnessed a resurgence to 4.6 per cent, 2022 brought a pronounced macroeconomic crisis built on pre-existing imbalances and external shocks and a reduction to 3.2 per cent.¹² For the same reason, the per capita GDP steadily rose between 2010 and 2021 but dipped in 2022. In response to these economic challenges, Ghana entered into a three-year IMF Extended Credit Facility programme, valued at approximately US\$3 billion. This strategic move aimed to restore macroeconomic stability and involved a comprehensive debt restructuring plan.¹³ In the first half of 2023, agriculture's contribution to Ghana's GDP was 21 per cent, highlighting its significant role in the economy. Meanwhile, the services sector was the largest contributor, with a 47 per cent share of GDP, while industry was responsible for 32 per cent.¹⁴ Oil and gas continues to be an important driver of growth. For the fourth quarter of 2023, the provisional real quarterly GDP growth rate including oil and gas, was 3.8 per cent year-on-year and excluding oil and gas (non-oil GDP) was 3.4 per cent.¹⁵
19. **Poverty.** Ghana had made rapid progress in poverty reduction, with the poverty rate dropping from 31.9 per cent in 2005 to 23.4 per cent in 2016. However, more recently the gains started to reverse, with poverty estimated at 27 per cent in 2022 and the projection for 2025 shows a further increase to nearly 34 per cent, consistent with a muted outlook on growth in services and agriculture and rising prices which are outpacing the income growth.¹⁶ Inequality is a significant issue. Between 2010 and 2021, the poorest 40 per cent held 14.3 per cent of the total income, while the richest 10 per cent held more than double that amount at 32.2 per cent, and the top 1 per cent owned 15.2 per cent.¹⁷ Ghana's Gini coefficient is 43.5, underscoring the need to address the pronounced income inequality in the

⁹ Central Intelligence Agency Handbook. <https://www.cia.gov/the-world-factbook/countries/ghana/>.

¹⁰ Ghana Statistical Service Microdata Catalogue. <https://microdata.statsghana.gov.gh/index.php/catalog/110>.

¹¹ Ghana Statistical Service, Census 2021.

<https://census2021.statsghana.gov.gh/gssmain/fileUpload/reportthelist/Volume%203%20Highlights.pdf>.

¹² International Monetary Fund.

<https://www.imf.org/en/Search#q=extended%20credit%20facility%20ghana&sort=relevancy>.

¹³ International Monetary Fund. [IMF Executive Board Approves US\\$3 Billion Extended Credit Facility Arrangement for Ghana](#).

¹⁴ Ghana News Agency. <https://gna.org.gh/2023/09/ghana-records-3-2-per-cent-gdp-growth-in-second-quarter-gss/>.

¹⁵ Ghana Statistical Service, Quarterly Newsletter. [Newsletter Quarterly GDP 2023 Q4 March 2024 Edition.pdf](#) (statsghana.gov.gh).

¹⁶ World Bank. Macro Poverty Outlook for Sub-Saharan Africa. https://www.worldbank.org/en/publication/macro-poverty-outlook/mpo_ssa.

¹⁷ UNDP. Human Development Report 2021-22. <https://hdr.undp.org/content/human-development-report-2021-22>.

country.¹⁸ The rural-urban differences are also evident, with 64.6 per cent of the rural population and 27 per cent of the urban population being multidimensionally poor in 2017.¹⁹ The Ghana Statistical Service's Multidimensional Poverty Report highlights that the Northern region has the highest rate of multidimensional poverty, with eight out of ten people being multidimensionally poor (80.0 per cent) as of 2017.

Table 3

Key economic development indicators

Indicators	2010	2015	2020	2021	2022
GDP per capita (current US\$)	1 259.0	1 711.3	2 176.6	2 410.9	2 175.9
GDP growth (annual per cent)	7.9	2.1	0.5	5.4	3.2
Exports of goods and services (per cent of GDP)	29.5	33.8	20.7	29.9	27.5
External debt stocks, total (disbursed and outstanding debt current US\$ billion)	8.4	20.1	31.9	36.2	0.0
Imports of goods and services (per cent of GDP)	45.9	42.7	17.8	28.5	25.0
Foreign direct investment, net inflows (per cent of GDP)	7.8	6.5	2.7	3.3	2.0
Inflation, consumer prices (annual per cent)	10.7	17.1	9.9	10.0	31.3
Manufacturing, value added (per cent of GDP)	6.4	11.1	11.0	10.7	10.2
Agriculture, forestry and fishing value added (per cent of GDP)	28.0	20.0	18.9	19.7	19.6
Services, value added (per cent of GDP)	48.2	40.5	45.2	45.3	42.0

Source: World Bank database (2023).

20. **Urban and rural population.** The urban population continues to grow rapidly, increasing from 12.5 million (50.9 per cent) in 2010 to 17.5 million (56.7 per cent) in 2021. Consequently, over 2012 to 2022, there was a consistent decline in the rural population relative to the total population, from 47.9 per cent to 41.4 per cent.²⁰
21. **Human Development Index.** In the 2021/2022 Human Development Report, which covered 191 countries, Ghana was ranked 133rd with an index value of 0.632. Overall, from 1990 to 2021, Ghana experienced significant improvements in key development indicators: life expectancy at birth increased from 52.1 to 60.3 years, mean years of schooling rose from 2.9 to 5.7 years, and expected years of schooling grew from 8.1 to 13.4 years.²¹
22. **Nutrition and food security.** According to the State of Food Insecurity and Nutrition in the World 2023, between 2020 and 2022 Ghana's population faced various nutritional challenges: 4.9 per cent experienced undernourishment, 6.2 per cent faced severe food insecurity, and 39.4 per cent suffered from moderate or severe food insecurity.²² Additionally, in 2022, 6.8 per cent children under 5 years old were affected by wasting and 12.7 per cent by stunting, while in 2019, 35.4 per cent of women aged 15–49 years were afflicted with anaemia. Geographically, in regions like the Upper East 49 per cent of the population suffer from food

¹⁸ UNDP. Human Development Report 2021–22. <https://hdr.undp.org/content/human-development-report-2021-22>.

¹⁹ Ghana Statistical Service. Multidimensional Poverty – Ghana. June 2020. [Multidimensional Poverty - Ghana Report.pdf \(statsghana.gov.gh\)](https://statsghana.gov.gh/Multidimensional-Poverty-Ghana-Report.pdf).

²⁰ World Bank. Rural population. <https://data.worldbank.org/indicator/SP.RUR.TOTL.ZS>.

²¹ United Nations Department of Social Affairs, Population Division of Economics. 2020. *World Population Ageing 2020 Highlights: living arrangements of older persons*. https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesd_pd-2020_world_population_ageing_highlights.pdf.

²² FAO, IFAD, UNICEF, WFP and WHO. 2023. [State of Food Security and Nutrition in the World 2023](https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesd_pd-2020_world_population_ageing_highlights.pdf).

insecurity.^{23,24} Livestock-rearing households are most at risk with 30.4 per cent of them facing food insecurity. Additionally, 90 per cent of all households reported experiencing at least one disruptive shock, with COVID-19 affecting most, at 63.8 per cent.²⁵

23. **Gender and social inclusion.** In the 2023 Global Gender Gap Index covering 146 countries, Ghana was ranked 100th, although the country's rankings have fluctuated in the past five years, starting from 89th in 2018, indicating both results and challenges in fostering gender equality and social inclusion.²⁶ In the agricultural sector, despite their increased presence constituting approximately 39 per cent of the farm labour force, women continue to trail behind their male peers in accessing financial services, entitlements and controlling economic assets. In addition, the 2021 Population and Housing Census revealed that persons with disabilities constitute 8 per cent of Ghana's population, highlighting a significant segment of the population that also grapples with inclusion and equal opportunities.²⁷
24. **Youth.** Young people aged 15–35 represented about 38.2 per cent of the population as of 2021.²⁸ Youth often face unique challenges transitioning into the labour market, which is reflected in a range of labour indicators. Young people who are 15–24 years old are much less likely to be working than adults aged 25–65 years old. Slightly more than half of young people are working (52 per cent) compared with most other adults (89 per cent). This partly reflects the fact that young people are still in school, but at the same time, a larger share of young people is neither in education nor working. The overall unemployment rate for those aged 15 and above is 13.4 per cent, with a higher incidence among women (15.5 per cent) compared to men (11.6 per cent). Specifically, within the 15–35 age group, the unemployment rate soars to 19.7 per cent, but is even higher (32.8 per cent) among the 15–24 age cohort.²⁹

Agricultural sector and rural development challenges

25. **Agriculture production.** Agriculture remains a cornerstone of Ghana's economy, constituting 21 per cent of its GDP and employing 71 per cent of the rural populace. Smallholder farmers account for about 60 per cent of all farms and directly employ about 14 million people; about 42 per cent of all smallholders are women.³⁰ It also makes up over 40 per cent of export earnings, primarily driven by exports of cocoa products. However, Ghana remains a major importer of food products, with imports of agricultural and related products estimated to have reached US\$2.6 billion in 2022. Food and agricultural imports will continue to grow as Ghana's underdeveloped food processing sector is unable to meet increasing demand.³¹

²³ Using the food insecurity experience scale, individuals or households are classified into one of three categories of food insecurity: food secure or only marginally insecure, moderately food insecure or severely food insecure.

²⁴ Food insecurity is concentrated in the five northern regions in the country, comprising, Upper East (48.7 per cent); North East (33 per cent); Northern (30.7 per cent); Upper West (22.8 per cent); and Savannah (22.6 per cent).

²⁵ <https://ghana.un.org/en/176300-2020-comprehensive-food-security-and-vulnerability-analysis-findings>.

²⁶ World Economic Forum. 2023. "Global Gender Gap Report". The World Economic Forum [online].

<https://www.weforum.org/publications/global-gender-gap-report-2023/>.

²⁷ Ghana Business News "persons with disability and Ghana's economy today." Ghana Business News. Accessed 1 November 2022. <https://www.ghanabusinessnews.com/2022/11/01/persons-with-disability-and-ghanas-economy-today/>.

²⁸ Ghana Statistical Service. 2021. "Census 2021."

<https://census2021.statsghana.gov.gh/gssmain/fileUpload/reportthemelist/Volume%203%20Highlights.pdf>.

²⁹ <https://projects.worldbank.org/en/projects-operations/document-detail/P132248?type=projects>.

³⁰ Alliance for a Green Revolution in Africa (AGRA). 2017. *AGRA Baseline Survey Ghana Final Report*. Institute of Statistical, Social and Economic Research (ISSER) University of Ghana. 30 July 2024. <https://agra.org/wp-content/uploads/2020/07/AGRA-Baseline-Studies-2016-Ghana.pdf>.

³¹ International Trade Administration. Country Commercial Guide - Agricultural Sectors. <https://www.trade.gov/country-commercial-guides/ghana-agricultural-sectors#:~:text=Ghana%20remains%20a%20major%20importer,unable%20to%20meet%20increasing%20demand>.

26. **Crop production.** Ghana is globally recognized for the production of some crops. In 2020, it was the world's second largest producer of cocoa, (with exports of cocoa products in 2021 reaching US\$2.85 billion, representing about 19 per cent of total export revenue), and of yam, reaching 8.5 million tonnes. It was also the fourth largest producer of cassava (producing 22 million tonnes), utilizing an estimated 1 million hectares (ha), and involving about 70 percent of its farmers.³² The majority of farming is on rain-fed lands, with 85 per cent of farming households owning less than 10 ha.
27. **Livestock production.** In 2019, livestock's contribution stood at 13.3 per cent of the agricultural GDP with a growth rate of 5.4 per cent. That same year, the livestock population included 2 million cattle heads, 5.3 million sheep, 7.8 million goats, 0.9 million pigs and 79.4 million poultry.³³ Notably, 41.5 per cent of rural households engage in livestock farming, predominantly as a financial safeguard rather than a primary protein source. Chicken³⁴ and game are the main meat categories.³⁵
28. **Environment and climate change.** Ghana faces significant climate change challenges and illegal mining activities have resulted in agricultural land degradation. Coastal areas are vulnerable to sea-level rise, leading to flooding, erosion and other impacts on communities and ecosystems.³⁶ Rising temperatures are projected to lower yields in major staple crops by 2050. Cases of total crop failure are projected to occur approximately once every five years in the northern region due to delayed or diminished rainfall.³⁷ In response, Ghana is actively pursuing policies to sustainably manage natural resources, combat deforestation, and encourage reforestation efforts through reinforcing institutional capacities and weaving environmental conservation into its economic and social development strategies. However, resources for financing climate-related initiatives are lacking, with a gap of US\$1.8 billion a year for 2020-2030.³⁸
29. **Rural finance.** As of 2020, a substantial segment of Ghana's rural population was still underserved, with only 37 per cent having access to formal financial accounts.³⁹ By 2021, the percentage of women in Ghana accessing finance increased significantly, from 27 per cent in 2011 to 63 per cent in 2021. However, there still exists a gender gap in financial access, which widened to 11 per cent in 2021, up from 9 per cent in 2017.⁴⁰ Microfinance institutions struggle with challenges like inadequate capital and a high (22.9 per cent) non-performing loan ratio.⁴¹ Interest rates charged by commercial banks at 35.87 per cent (in 2023) stifle investment. However, a paradigm shift is evident with mobile money services, as 42 per cent of rural adults used them in 2019. This digital inclusion was the result of concerted efforts to mitigate limited access to financial services and underdeveloped agricultural technologies.⁴²

³² Ghana Investment Promotion Centre. 2022. Ghana's Agricultural Sector Report. <https://www.gipc.gov.gh/wp-content/uploads/2023/03/Ghanas-Agriculture-Sector-Report-1.pdf>.

³³ US Department of Agriculture. Foreign Agriculture Service. 2023. "Ghana Livestock Voluntary 2023." [Ghana: Ghana Livestock Voluntary 2023 | USDA Foreign Agricultural Service](https://www.usda.gov/foreign-agriculture-service/ghana-livestock-voluntary-2023).

³⁴ Chicken formed about 84 per cent of the total meat imports in 2020; chicken imports represented more than 500 per cent of the combined imports of cattle, game, pig, and sheep meat.

³⁵ Ghana Investment Promotion Centre. 2022. Ghana's Agricultural Sector Report. <https://www.gipc.gov.gh/wp-content/uploads/2023/03/Ghanas-Agriculture-Sector-Report-1.pdf>.

³⁶ Republic of Ghana. 2014. Minerals and Mining Policy. <https://www.mincom.gov.gh/wp-content/uploads/2021/06/Mineral-and-Mining-Policy-Ghana.pdf>.

³⁷ World Bank. <https://climateknowledgeportal.worldbank.org/country/ghana>.

³⁸ African Development Bank. 2024. "Ghana Economic Outlook." <https://www.afdb.org/en/countries/west-africa/ghana/ghana-economic-outlook>.

³⁹ Ministry of Finance. <https://mofep.gov.gh>.

⁴⁰ Ghana News Agency. "AfDB heightens efforts to increase women access to finance in Ghana. 1 March 2023." <https://gna.org.gh/2023/03/afdb-heightens-efforts-to-increase-women-access-to-finance-in-ghana/>.

⁴¹ Bank of Ghana. 2018. "Annual Report 2018." https://www.bog.gov.gh/annual_report/annual-report-2018/.

⁴² General System for Mobile Association. 2019. "State of the Industry Report on Mobile Money, 2019". <https://www.gsma.com/mobilefordevelopment/resources/state-of-the-industry-report-on-mobile-money-2019/>.

Agricultural policy and institutional framework

30. **Strategic framework.** Strategies such as the Zero Hunger Strategic Review in 2017 and the Agriculture Sector Transformation and Growth Strategy spanning 2019-2024 underscore Ghana's commitment to a holistic transformation with a clear target to eradicate hunger by 2030. The Climate Smart Agriculture and Food Security Action Plan of 2016 signifies Ghana's pledge towards an ecologically-resilient agricultural paradigm. The Medium-Term National Development Policy Framework for 2018-2021 identified agriculture as pivotal for rural advancement, and the Ghana Agricultural Development Plan (2018-2021) sought modernization and sectoral transformation. Ground-level programmes, such as Planting for Foods and Jobs, showcased this commitment, aiding farmers with improved access to resources.
31. The Planting for Export and Rural Development programme from 2019-2023 emphasized the significance of tree crops for export diversification. Specialized commodities were also catered for with strategies like the Ghana Cocoa Sector Development Strategy II in 2012 and the Ghana Livestock Development Policy and Strategy in 2016. In summation, Ghana's agricultural vision over the decade has been multifaceted, combining traditional methodologies with modern strategies to drive sustainable growth in the sector.
32. **Institutional framework.** The Ministry of Food and Agriculture (MoFA), the Ministry of Finance (MoFEP) and the Ministry of Trade and Industry (MoTI) collectively serve as the lead executing agencies for IFAD in Ghana. They are responsible for overseeing the central aspects of project implementation, ensuring effective coordination and execution. MoFA is responsible for the nation's agricultural development, guiding initiatives such as the Planting for Foods and Jobs programme and chairing the agricultural sector working group for effective policy coordination. MoTI advances industrialization through the 1 Factory, 1 District (1D1F) initiative.
33. **National and foreign investment in the agricultural sector.** In terms of the period examined by this evaluation, government expenditure in the sector peaked in 2021 (at US\$223 million from US\$55.8 million in 2015).⁴³ However, the agricultural budget's share has remained well below 10 per cent during the last decade, with estimates ranging from 1 to 2 per cent (Controller and Accountant General's Department 2016), 2 to 4 percent (Food and Agriculture Organization of the United Nations [FAO] 2014) or 6 to 8 per cent (MoFA 2017a).⁴⁴ Total foreign direct investment amounted to US\$2.61 billion in 2021, but for the agriculture, forestry and fishing sectors, it reached only US\$17.4 million.⁴⁵ Governmental initiatives supported by development partners aim to bolster the agriculture sector. Initiatives like Planting for Food and Jobs and 1D1F demonstrate a growing domestic private sector interest.

B. IFAD's strategy and operations for the CSPE period

34. **Past country strategies and evaluations.** In the trajectory of IFAD's interventions in Ghana, starting from its inception in 1980, two CSPEs have been undertaken. The initial evaluation was rolled out in 1996 and the subsequent CPE in 2012 provided updated insights and learnings. It indicated a notable shift in IFAD's strategy - a move from geographically-targeted interventions to broader, sector-specific or macro-regional programmes. During this period, IFAD primarily

⁴³ Statista. "Ghana's Expenditure on Agriculture from 2012 to 2021". [Ghana's Expenditure on Agriculture from 2012 to 2021](#).

⁴⁴ IFPRI. 2019. "Public Agricultural Spending and Growth in Ghana: Spending More, Smarter." July 2019. <https://ebrary.ifpri.org/utils/getfile/collection/p15738coll2/id/133333/filename/133545.pdf>.

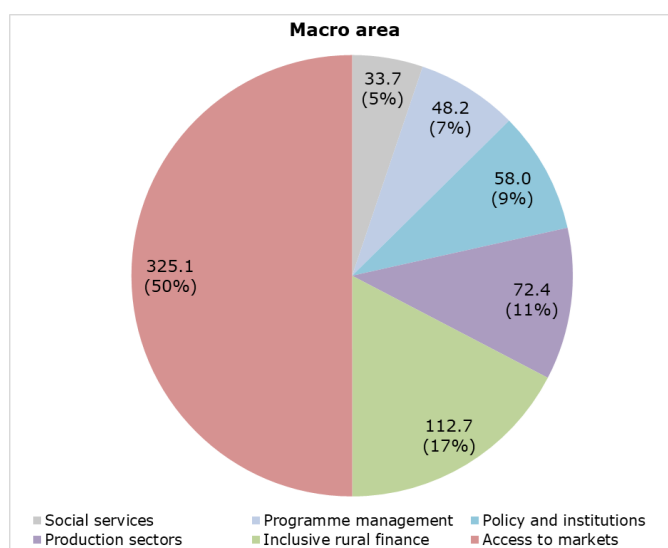
⁴⁵ FAO. Foreign Direct Investment. <https://www.fao.org/faostat/en/#data/FDI>.

increased its own funding.⁴⁶ Since the last CPE, two COSOPs have been operationalized in 2013 and 2019, and will be covered as part of this evaluation.

35. The **COSOP 2013** was strategically aligned to support the national Ghana Shared Growth and Development Agenda. It underscored two primary pillars: (i) the rapid modernization of agriculture coupled with sustainable resource management, and, (ii) the amplification of the private sector's competitiveness. The COSOP targeted smallholder farmers, women, youth and persons with disabilities. The **COSOP 2019** was designed to contribute to the achievement of SDGs 1, 2, 9, 12 and 14 and to promote inclusive and sustainable rural transformation by investing in activities to enable poor rural people to increase their incomes through remunerative and resilient livelihoods (see annex VII for a detailed comparison of the two COSOPs). It aimed to target rural entrepreneurs managing MSMEs, smallholders farming less than 5 ha, women, youth, and persons with disabilities.
36. **Performance-based allocation system (PBAS).** Ghana was allocated US\$38 million for the period 2013-2015 (IFAD9), complemented by supplementary resources (from the ASAP fund, where an additional US\$10 million was earmarked to address climate change). The allocation saw a modest rise to US\$40 million during 2016-2018 (IFAD10), which was further raised by some 10 per cent (US\$45 million) in the 2019-2021 cycle (IFAD11). That same allocation was retained for the 2022-2024 period (IFAD12), however, the PBAS was unused and returned to the common pot in late 2023, due to the debt situation in the country.
37. **Investments over evaluation period.** The total value of the project portfolio covered in this CSPE is approximately US\$628.1 million, of which IFAD loans contribute US\$224.8 million. In terms of macro areas of investment, access to markets received the highest investment, followed by inclusive rural finance and the production sector (figure 1). The main themes of the portfolio (in terms of investment amount) were rural markets (41 per cent of total investment), rural finance (17 per cent) and rural infrastructure (15 per cent). Of the seven programmes, REP III, GASIP and NRGP were the major recipients across multiple areas.
38. **Grant portfolio.** Since 2013, a cumulative total of US\$12.7 million in funding was allocated across 11 approved grants. Within this, three grants, constituting 14 per cent of the total at US\$1.8 million, were allocated for country-specific grants, six grants were regional grants, amounting to US\$10.7 million, and there was a minor allocation of US\$0.2 million (representing 1 per cent) towards the International Land Coalition. A substantial majority of the funding, US\$10.7 million or 84 per cent, was directed to research institutions. The remaining funds were distributed as follows: US\$1.3 million (11 per cent) to private sector organizations, US\$0.5 million (4 per cent) to government, and US\$0.2 million (1 per cent) to NGOs. The thematic areas covered by these grants show a diverse range of focus: project management (46 per cent), agronomy (30 per cent), policy and institutional frameworks (14 per cent) and rural finance (9 per cent).

⁴⁶ Ghana CPE 2012.

Figure 1
Macro areas of investment over the evaluation period
 (Millions of United States dollars)



Source: IOE analysis based on Oracle Business Intelligence data. 2013-2023.

39. **Programme management.** In late 2010, under the guidance of the country programme manager, IFAD established a country office in Ghana, which later became a regional hub including Benin and Togo, to facilitate subregional exchanges and South-South cooperation. In early 2011, the country programme manager, now redesignated as a country director, was posted to Accra. Since this change, four country directors⁴⁷ have managed the portfolio. In addition each project has its own project management unit (PMU).⁴⁸

⁴⁷ Ulaş Han Demirag (2010-2016), Esther Chitila Kasalu-Coffin (2016-2019), Hani Abdelkader Elsadani Salem (2019-2022) and Lakshmi Moola (2023 and current).

⁴⁸ CSPE Ghana 2012.

III. Performance and rural poverty impact of the country programme and strategy

A. Relevance

40. This section assesses the extent to which: (i) strategic and programme objectives were consistent with country needs and priorities, beneficiaries' requirements and institutional partner priorities; (ii) the design of the strategy, interventions and targeting approaches were consistent with these objectives; and (iii) the strategy and interventions were (re-) adapted to address changes in the context.

Relevance to country priorities, IFAD's strategies and beneficiaries' needs

41. **The two COSOPs and their thematic focus areas were aligned with both the Government of Ghana's priorities and with IFAD's strategic framework.** COSOP 2013 was aligned to Ghana's development growth agenda and the Medium-Term National Agriculture Investment Plan on food security, growth and incomes, access to markets and sustainable resource management.⁴⁹ COSOP 2019 was aligned to the Medium-Term National Development Policy Framework 2018-2021⁵⁰ and supported the government's flagship programmes, including: Planting for Food and Jobs; the One-Village, One-Dam Project; the One-District-One-Warehouse Project; and the 1D1F. The strategic objectives of the COSOPs were also aligned with IFAD's strategic framework⁵¹ for enabling inclusive and sustainable rural transformation and increasing poor rural people's productive capacities, their benefits from market participation, and strengthening their environmental sustainability and climate resilience.
42. To deliver the four thematic focus areas, COSOP 2013 prioritized rehabilitating rural infrastructure such as roads, water supply and power facilities, aimed at supporting the Ghana Shared Growth and Development Agenda and building climate-resilient systems.⁵² The National Financial Inclusion and Development Strategy (2017-2023) which focused on enhancing access to inclusive rural finance was captured under strategic objective 3 of COSOP 2019. The design of the two COSOPs aligned closely with the National Climate Change Adaptation Strategy and the National Climate Change Policy. COSOP 2013 prioritized environmental sustainability and resilience to climate change and COSOP 2019 prioritized capacity-building for better climate change resilience and natural resource management. The value chain theme was highly relevant with the potential to improve the income and employment of poor rural people in Ghana. There is a relatively low degree of value addition in agricultural commodities in Ghana, with only about 5 per cent of crops being processed within the country.⁵³
43. **Individual projects were designed in line with the government's financial and agriculture sector frameworks.** RAFiP was aligned to the Financial Sector Strategic Plan and Agricultural Finance Strategic Action Plan. The REP III was consistent with government policies and priorities on MSMEs. RTIMP's subcomponent C.4 (microenterprise fund), was aligned to the Food and Agricultural

⁴⁹ The 2018–2021 Medium-Term National Development Policy Framework is called [An Agenda for Jobs: Creating Prosperity and Equal Opportunity for All](#), while the National Agriculture Investment Plan is called [Investing for Food and Jobs \(IFJ\): An Agenda for Transforming Ghana's Agriculture \(2018-2021\)](#).

⁵⁰ The 2018–2021 Medium-Term National Development Policy Framework is called [An Agenda for Jobs: Creating Prosperity and Equal Opportunity for All](#), while the National Agriculture Investment Plan is called [Investing for Food and Jobs \(IFJ\): An Agenda for Transforming Ghana's Agriculture \(2018-2021\)](#).

⁵¹ IFAD Strategic Framework 2016-2025. <https://www.ifad.org/en/web/knowledge/-/ifad-strategic-framework-2016-2025>.

⁵² The Ghana Shared Growth and Development Agenda aligns with the Food and Agriculture Sector Development Policy (2009-2015), which serves as a foundation for Ghana's Comprehensive Africa Agriculture Development Programme (CAADP) process. This includes the Medium-Term Agriculture Sector Investment Plan, designed to implement the policy.

⁵³ Owoo, Nkechi S., and Monica P. Lambon-Quayefio. 2018. "The Agro-Processing Industry and Its Potential for Structural Transformation of the Ghanaian Economy." *Industries without Smokestacks: Industrialization in Africa Reconsidered* (20 Dec 2018): 191–212. <https://doi.org/10.1093/oso/9780198821885.003.0010> Oxford Academic.

Sector Development Policy. NRGPs component 3 was aligned to Ghana Poverty Reduction Strategy II. Similarly, all five infrastructure-related projects (RTIMP, NRGPs, GASIP, REP III and ESRF) were aligned with the COSOP priorities agreed by the government and IFAD, including improving processing technologies, establishing market linkages through good practice centres (GPCs), developing market infrastructure such as feeder roads, irrigation systems, warehouses, packhouses and storage facilities. In addition, REP III also promoted skills development and technology adoption through rural technology facilities (RTFs),⁵⁴ business advisory centres (BACs) and business resource centres (BRCs).⁵⁵

44. **IFAD's efforts to shift its portfolio focus in alignment with changing government needs and priorities produced mixed results.** For instance, the government in office during a part of this evaluation period (until 2016), focused on addressing regional poverty disparities, providing public funding to modernize the agriculture sector in the north. However, the incoming government's focus since 2017 adjusted to youth, rural industrialization and private sector participation. Agricultural development was expected to shift from a supply driven-approach to a more business-centred and demand-driven orientation.⁵⁶ However, the COSOPs' strategic objectives lacked the capacity to design and implement this alteration. The COSOPs' project implementation was focused more on the supply side to increase productivity without a commensurate clear-cut demand-led focus on viable markets. Similarly, in response to the government's expressed need, IFAD moved from sector- (RTIMP) and region-specific projects (NRGP) to demand-driven projects with a national scope (REP III and GASIP). However, the experience with national projects was mixed (as analysed later in the report), and this is partly reflected in the move back to region-specific projects such as AAFORD.

Quality of designs and relevance of proposed instruments

45. **Project designs related to rural finance were not always adequately contextualized.** RAFIP's design, based on a demand-led approach attracted partnerships which tended to have operations in urban and peri-urban areas, not always in rural ones, and most of the partnering financial institutions (PFIs) were reported to be unenthusiastic about value chain or agriculture financing because of both the perceived risks, and the liquidity issues in rural microfinance institutions (MFI) and rural commercial banks (RCB) who generally offer short-term lending unsuited to agriculture. The participation of universal banks envisaged in the designs proved to be minimal. A partnership with the Association of Rural Banks (ARB) did not sufficiently capture their preferred and accountability practices in the project design. The NRGPs design intended to encourage collaborations with PFIs through matching grants and microleasing, but not much effort was planned to attract private investments because clearer guidelines were needed in that context.

⁵⁴ Rural Technology Facilities (RTF)/Technology Solution Centres (TSCs) were established to upgrade the level of technology of the rural MSME sector by facilitating the promotion and dissemination of appropriate technologies in the form of skills-training, manufacture of processing equipment, testing and promotion of prototypes and provision of extension services.

⁵⁵ Business advisory centres (BAC) were district-based government institutions that provided business development services to MSMEs clients and business resource centres (BRC) provided similar services but were established under a franchising arrangement with the Ghana Enterprises Agency (GEA) as the franchisor and the private sector operators as franchisees to ensure the sustainability of operations and maintenance of facilities of the BRCs.

⁵⁶ Demand-driven implies practices based on what the market (buyers) demands. The market is the basic driver of all value chains; a value chain serves a specific market with its corresponding requirements. IFAD's approach to inclusive rural finance and value chains is demand-led and incremental. The products or services have to add value and be sold for additional income to accrue for poor people. To support this, a major part of IFAD's investment is assessing and addressing the constraints of smallholder farmers along value chain as discussed on its website. <https://www.ifad.org/en/web/knowledge/-/toolkit-commodity-value-chain-development-projects-1>

46. **Projects were not adequately guided by a sound needs assessment, demand and supply analysis or feasibility studies.** The country programme's value chain approach was primarily focused on increasing the productivity of smallholder farmers, with some minimal levels of processing (e.g. shea butter, cassava and sweet potato). Whilst increasing productivity in a value chain is a sound strategic objective, the primary focus on productivity omitted to focus on the rest of the value chain. The lack of market analysis and market linkages resulted in weaker and less sustainable project design and implementation (for example, the CSPE did not find credible evidence outlined in the GASIP PDR).^{57,58} Some stakeholders interviewed by the CSPE felt that the rural finance interventions in GASIP were not based on a beneficiary needs analysis as few smallholder farmers were able to raise the required contribution for the matching grants, but the feedback from the country programme was that because in-kind contributions were accepted, it was not a constraint. The IFAD rationale for an emergency intervention (ESRF), stemming from the perceived threat to crop production during the COVID-19 crisis and recovery period following disruption in the supply of agricultural inputs, was not based on sound analytics.⁵⁹ Such a perception was not reflected in the COVID-19 analysis of the comprehensive food security and vulnerability analysis for Ghana,^{60,61} and was inconsistent with the principles of good seed aid,⁶² including the advice of scientists on seed aid for the COVID-19 pandemic.⁶³ Under AAFORD, a market study to identify the financial needs of farmers was however ongoing.
47. **The portfolio was characterized by modifications to several projects due to inadequacy of the design and not all modifications were effective.** In the case of RAFiP, adjustments were made after midterm by reducing the matching grant allocation, but this change was inadequate because (like the original design) it did not articulate the risks of low uptake and propose mitigation. The RTIMP PCR reported that the uptake of the microenterprise fund (MEF) remained low and had to be downsized during the project midterm by almost 40 per cent. GASIP was restructured after midterm by increasing the matching grant portion from 30 to 70 per cent and changing approach to focus more on village savings and loans associations (VSLAs) to facilitate the matching grant contribution increase. While this change helped reach more smallholders who were already members of farmer-based organizations (FBOs), the CSPE did not find evidence that this change improved the participation of more RCBs as envisaged in the design, but rather the creation and management of VSLAs was treated as an end point in itself. It is worth noting that while VSLAs are important as a financial inclusion nursery, they cannot not play the same role as RCBs, MFIs or other formal providers as they do not have an adequate capital base or infrastructure. Furthermore, the end goal of financial inclusion is to promote seamless financial services where supply and demand interact freely, not to promote community financial institutions in isolation.
48. Similarly, in REP III, in order to make the operations of 1D1F factories viable and sustainable, it was decided to hand over their running to the private sector, an aspect not planned at design. Similarly, REP III changed its approach from its

⁵⁷ These included: "(i) evidence of increased financial return for smallholders and others in their communities; (ii) availability of proven tools that link smallholders into commercial value chains; and, (iii) proposals from private sector stakeholders and agribusinesses, including those identified through Value Chain Committees".

⁵⁸ Some attempts were made to establish stronger marketing linkages by transitioning to projects having similar interventions (such as the RTIMP which transitioned from RTIP).

⁵⁹ See for example: FAO 2021. *Real Time Evaluation of FAO's COVID-19 Response and Recovery Programme*. Annex 4. Knowledge Products and Data Services. [Real-time evaluation of FAO's COVID-19 Response and Recovery Programme](https://ghana.un.org/en/176300-2020-comprehensive-food-security-and-vulnerability-analysis-findings)

⁶⁰ <https://ghana.un.org/en/176300-2020-comprehensive-food-security-and-vulnerability-analysis-findings>.

⁶¹ UN Ghana. 2021. *Report on Joint Response to the COVID-19 Pandemic in Ghana*. [Report of joint response to COVID-19 pandemic in Ghana | United Nations in Ghana](https://ghana.un.org/en/176300-2020-comprehensive-food-security-and-vulnerability-analysis-findings).

⁶² Sperling, Louise, Andrea Mottram, Wilfred Ouko and Abby Love. 2022. "10 Guiding Principle of Good Seed Aid," in the *Seed Emergency Response Tool: Guidance for Practitioners*. Mercy Corps and Seed System as a part of the ISSD Africa activity.

⁶³ Sperling, L., Louwaars, N, Smale, M. and Baributsa, D. 2020. Viewpoint: COVID-19 and Seed Security Response Now and Beyond. *Food Policy* 97:10200.

original design of involving the private sector to pivot to a GEA-run approach, due to the difficulties of the private sector running operations.

Relevance of targeting

49. **The geographic targeting had varying degrees of relevance to the COSOPs' strategic objectives.** Overall, IFAD's targeting in specific geographic areas with high concentrations of poverty, such as in RTIMP and NRGP, was sound. Geographic targeting focused on northern Ghana, where poverty is more prevalent, maximizing the benefits of improvements especially to infrastructure in the most disadvantaged regions. In terms of geographic scope, support for national subsectoral programmes promoted rural institutional development at a countrywide level. However, there were challenges in targeting within the two sector-wide national programmes, which made it difficult to focus on areas with high concentrations of poverty. Resources were spread too thinly to have a discernible effect on reducing poverty. Targeting approaches in nationwide programmes tended to lack more tailored interventions, e.g. using the same crop varieties despite vast differences in agroecological zones.
50. RAFiP's efforts concentrated on supply-oriented measures in the upper parts of the microfinance pyramid on the basis that benefits would "trickle down" to the beneficiaries at the base. There was some success in stimulating demand at the bottom of the pyramid through financial literacy training. However, as per the COSOP 2013 completion review, the supply response was weak due to the lack of commitment by commercial banks, the low liquidity of RCBs and the urban orientation of most microfinance institutions. The NRGP made notable attempts to recruit commercial banks through the cashless credit model.
51. **Approaches to target men and women were relevant, with some exceptions.** COSOP 2013 identified resource-poor, smallholder farmers as the primary target. To reach this target, a mix of approaches, including geographic targeting and self-targeting, were used. COSOP 2019 identified smallholder farmers with less than 5 ha as its primary target. IFAD's targeting criteria specified at least 40 per cent women; this was a significant transformation as FBOs are often dominated by men. Youth were also specifically targeted, mainly through REP III under the government's 1D1F initiative. IFAD attempted to evolve its approaches based on practice which had shown that the self-targeting alone was not effective, hence it was understood a shift to direct targeting was needed, but it lacked the critical analysis, logic and evidence to demonstrate why self-targeting was not always successful.
52. **The designs of COSOPs and projects did not sufficiently recognize and address the heterogeneity of the target population.** For instance, projects did not differentiate between young women and young men in their needs analyses and targeting strategies, but rather treated youth as a cohort. Further, the CSPE found that little analysis was undertaken to respond to the specific complexity of gendered issues, such as women's access to land and crops and the varietal trait preferences of women. No actions were prescribed in the designs to ensure the quality of women's participation, including specifying leadership roles, and outlining actual benefits they might receive. Nor were the unique needs of poor people at the intersection of multiple sources of vulnerability such as age, ability status or ethnicity, taken into consideration. Consequently, differentiated targeting strategies, approaches and measures were not used to ensure outreach to the different target group. NRGP, however, had a specific focus on women under the "womens' crop window" component, where production activities favoured by women were promoted.
53. **Summary. The CSPE rates relevance as moderately satisfactory (4).** There was a strong alignment of strategic intent, its thematic focus to national priorities and to IFAD's own strategic framework. The alignment was further reinforced in the

design of its projects, which covered areas where there was a high concentration of rural poverty; with interventions relevant to transforming agriculture for inclusive rural finance and value chains. IFAD adapted the focus of its projects to keep itself well aligned to the government's changing needs and priorities. However, the designs of several projects had shortcomings, resulting in further modifications and course correction during implementation and there was insufficient recognition of the heterogeneous nature of the target population.

B. Coherence

54. This section assesses external and internal coherence. External coherence relates to the consistency of the strategy and programme with other partners' interventions in the same context. Internal coherence refers to the internal logic, synergies and linkages among different elements of the country strategy and programme. Aligned with the IFAD Evaluation Manual (2022 version), the section also assesses aspects of knowledge management, partnership-building and policy engagement.

External coherence

55. **IFAD's Ghana programme reflects its comparative advantage, which was widely acknowledged by key stakeholders.** Most of the stakeholders interviewed acknowledged three areas of IFAD's comparative advantage: (i) strengthening pro-poor agricultural value chains; (ii) fostering inclusive rural finance; and (iii) empowering FBOs. There was an element of coherence between the COSOPs' and IFAD's comparative advantage, in that the COSOPs recognized access to finance as one of the areas to be targeted by the country programme. For instance, IFAD has been a major contributor to improving rural finance development for at least 30 years, through the three series of the REP projects, and this support resulted in the broadening of financial services and products offered to rural communities by MFIs.
56. **The shifts in objectives from COSOP 2013 to COSOP 2019 were coherent with Ghana's transition as a growing economy towards a lower middle-income country.** COSOP 2013 focused on the rapid modernization of agriculture and natural resources management and private sector competitiveness; whilst COSOP 2019 focused on SDGs 1,2,9,12 and 14 to promote inclusive and sustainable rural transformation to increase income including through resilient livelihoods.
57. **IFAD's role in Ghana has become even more important given the headwinds in its economy and the gaps existing in certain thematic areas.** The country's recently deteriorating economic crisis and the COVID-19 pandemic affected poverty levels and food insecurity, while reducing the capacity of the government to cope with these problems. IFAD's support was therefore even more pertinent in the recent period. Government stakeholders interviewed by the evaluation team anticipated an even stronger role for IFAD in the coming years to help achieve the government's socio-economic development objectives, especially for smallholder farmers and the entrepreneurial poor. Similarly, IFAD's prominent role in strengthening the capacities of government staff was useful, as the government was facing funding challenges to cover such important activities by itself.
58. **Cooperation with the African Development Bank (AfDB) helped IFAD to leverage its investments further. However, there was no evidence of synergy with other rural development programmes.** The AfDB cofinanced some IFAD-supported projects and in turn IFAD took on some of the activities that could not be completed by AfDB (for example, IFAD supported financing equipment for some of the factories under 1D1F constructed by the AfDB). However, while COSOPs and project designs identified other complementary actors in financial inclusion and microfinance, from the project reports and stakeholder interviews

there is no evidence that there were specific attempts to collaborate or leverage the complementarity further. The CSPE found that building synergies was constrained by the limited efforts to develop collaborative frameworks with actors other than key state institutions. Where complementarity occurred, it was by default. For example, REP III's work attracted the Japan International Cooperating Agency (JICA) and MasterCard Foundation to expand on the work it started, especially training MSMEs, and some RAFiP-supported PFIs and their apexes had managed to attract new support.

Internal coherence

59. **There was a good level of coherence in the strategic objectives of the two COSOPs, intended for continuation and expansion rather than diversification. However, the combined 10-year time span of the two COSOPs did not fully leverage IFAD's institutional capacity for long-term engagement.** COSOP 2013 identified IFAD's areas of thrust in pro-poor agriculture value chains, rural and agriculture credit and rural enterprise development and employment creation, and COSOP 2019 too identified similar themes with a view to ensure the programme's continuation. However, rather than take a programmatic approach, the focus was on individual projects with a lack of strategic orientation to ensure cumulative progression towards an explicit ambition.⁶⁴ At programme level, there was no purposive charting of milestones, and progress was not measured against the COSOP's strategic objectives i.e. the COSOPs did not include ways and means, and yardsticks to account for its investments. For example, REP I, II and III did not result in or contribute to viable market and financial linkages for rural MSMEs.⁶⁵ While the BAC model was scaled up successfully, these institutions were limited in their capacity to provide seamless services to the MSMEs.
60. **There were some synergies, albeit loose, among projects in terms of transitioning between COSOPs.** In some cases, the projects engaged the same partners, for example ARB in the case of RAFiP and RTIMP, and BACs in the case of RTIMP and REP III. REP III also had a working relationship with GASIP through an interface with the BACs. AAFORD was to build on some of the REP III and GASIP interventions in offering credit services to MSMEs. In addition, the establishment of GPCs by RTIMP for gari processing, promoting processing technology, outgrower schemes and structured market linkages, were also to be expanded under GASIP. RTIMP, REP and NRGp used a matching grants facility. Some of the forums and committees created by predecessor projects were continued, albeit in different forms. Thus, district stakeholder forums developed under RTIMP were continued under NRGp and REP III as district value chain committees and the concept of value chain drivers (VCD) under GASIP was derived from supply chain facilitators (RTIMP) and facilitating agents (NRGP).
61. **There were less systematic programmatic linkages among individual projects.** The CSPE did not find documented or field evidence that this had occurred. For instance, it was not clear from any of the PCRs of RAFiP, RTIMP and GASIP, and REP III supervision reports that the projects complemented each other, except in cases where some few lessons from previous projects were considered in new designs. In addition, with a lack of systematic data collected by projects' M&E, it was difficult to assess how the various past and present projects and target groups overlapped spatially and over time, and to what effect. The lack of complementarity may partly be attributed to different geographical targeting by the projects. Based on some stakeholder interviews, the CSPE suggested that individual projects may have also lacked the initiative or commitment to seek

⁶⁴ To some extent, GASIP was designed to take a sector-wide approach with the intention to absorb IFAD allocations over the three-year replenishment periods.

⁶⁵ Ideally, a successful rural financial support should lead to increases in either the number of suppliers, number of products, with increased demand/access/utilization, but even more importantly, interlinkages between formal and non-formal providers which would ensure seamless provision of service beyond the project period.

complementarity, and there was a lack of direction from the country office to ensure it took place.⁶⁶ The ESRF emergency response, with the free distribution of additional hybrid seeds and agrochemicals to beneficiaries, was more in line with corrective measures to address weaknesses in the GASIP implementation.

62. **The country programme missed opportunities to use previous lessons in subsequent designs, a number of which were already highlighted in the 2012 IOE evaluation.** This included gaps in the design of the value chains, such as the lack of demand-driven markets and market feasibility studies. There was a focus on productivity and distributing the prescribed certified hybrid seeds and agrochemicals that were not sustainable for many farmers. Also, as confirmed by the CSPE interviews, there were limited production outputs and no significant value chains to merit the construction of warehouses. The CSPE team visited eight NRGPs warehouses, which seemed barely used and in an advance state of dilapidation.⁶⁷ Although its objectives were relevant, AAFORD's enterprise development in agricultural value chains, like its project predecessors, remained solely agricultural productivity-supply driven.⁶⁸ Both RAFiP and GASIP PCRs reported recurring challenges with targeting, a low uptake of matching grants, the demand-led approach and the PFIs' unwillingness to participate as envisaged, and inadequate capacity, and these problems were confirmed by some of the stakeholders interviewed by the CSPE. Similar challenges with uptake, reluctance to participate by RCBs and inadequate capacity were also reported in the RTIMP PCR. These are some of the areas which could have been used to draw lessons, but instead, similar approaches were repeated.
63. **During the evaluation period, no concrete operational link between loans and grants was fostered.** Since 2013, a cumulative total of US\$12.7 million in funding was allocated across 11 approved grants (see annex V), but none had any tangible link to any loan operation or to the wider South-South and Triangular Cooperation (SSTC) or KM objectives in Ghana. Some were developed as isolated niches, for instance, grants from the International Land Coalition were related to land resource management and civil society coalition on land, and grants related to remittances. The regional grants under the Forum for Agricultural Research in Africa (FARA) name Ghana as their focus, but did not undertake any activities in the country. Finally, the lack of concrete documentation meant that the evaluation team could not make any assessment of the outputs and outcomes of these grants.

Knowledge management

64. **At the country programme level, IFAD did not have an explicit KM strategy but spotlighted KM through two different aspects.** COSOP 2013 outlined specific activities related to KM (such as IFAD serving as a hub to link practitioners to international forums, arranging exchange visits and mobilizing technical assistance) and linked KM to IFAD's innovation and scaling up agenda. Furthermore, it attempted to outline how these ambitions would be operationalized (the former through encouraging the replication of successful innovations, and the latter by focusing on outcomes and providing effective evaluation and learning mechanisms backed by rigorous data collection and scientifically-accepted evidence). The COSOP 2019 also included KM, however while priority areas were outlined, the specific activities were not (unlike COSOP 2013). This COSOP also noted that resources would be provided for non-lending activities (unlike the COSOP 2013), but it did not specify how much would be allocated to KM or the source of this funding. Both COSOPs prioritized knowledge management to enhance climate change adaptation and address youth and gender issues.

⁶⁶ The ICO initiated several attempts to foster complementarity but did not gain traction from the different projects and the ministries.

⁶⁷ One warehouse was used to store pumpkins but the production was cut short when the imported seeds run out; another warehouse was used to store agrochemical inputs.

⁶⁸ This finding is based on the original project design of AAFORD.

65. **All projects had KM activities; although not all had a KM strategy.** GASIP, REP III and AAFORD had a KM strategy. However, the strategy for AAFORD was generic, while implementation of the GASIP KM strategy was inadequate. For instance, under the ASAP, funding was allocated for learning targets on policy issues related to climate change adaptation and natural resource management, however, no efforts were made to develop these resources (GASIP PCR). In the case of REP III, some of the envisaged activities, such as developing GEA and GRATIS as knowledge centres, were not yet operational at the time of this evaluation, making it difficult to assess their full effectiveness.⁶⁹
66. On the other hand, projects produced knowledge products and outreach materials on good practices gathered from their respective projects, which were informative and reportedly used by stakeholders. For example, NRGp developed a knowledge management manual on capturing lessons learnt and good practices. RTIMP produced radio discussions, TV documentaries and prints on root and tuber value chains, including the use of equipment and technologies to enhance the quality of root and tuber products; these were evaluated to have improved pest control methods among farmers. Several knowledge events also took place.⁷⁰
67. **The programme lacked a clear and systematic approach for effective sharing and use of knowledge.** With some exceptions,⁷¹ lessons were not systematically collated by projects into usable forms and shared with respective stakeholders. Lessons remained as internal knowledge silos within the projects and IFAD. The CSPE found that one of the reasons for this gap was the projects' weak M&E systems.⁷² Similarly, due to the operational challenges experienced, especially with RAFiP and GASIP, the focus of the programme was tuned more to problem-solving "firefighting" as opposed to generating and documenting lessons. The programme also failed to recognize the challenges were also valuable lessons, perhaps only seeking successful lessons. For instance, RAFiP was classified as a problem project after project midterm and remained so to its completion. If KM had evolved normally, there were areas that RAFiP could have drawn on and shared lessons. Also, capacity was constrained in the IFAD Country Office (ICO) and there was no M&E expert for most of the period under this evaluation.
68. This also meant that lessons from some innovations that were attempted in some projects⁷³ were not systematically documented via knowledge products and repackaged for different categories of audience and clientele. Similarly, despite IFAD's long-standing experience and notable role in Ghana's agricultural sector, the knowledge gained was not adequately employed to facilitate the scaling up of IFAD's activities by other actors in the development field, as had been envisaged in the COSOP 2013.
69. **IFAD's internal KM did not adequately consider the vast knowledge available from other organizations, including the local knowledge of smallholder farmers, and did not factor in the complementarities between traditional knowledge and scientific knowledge in seeds.** IFAD's knowledge management, in principle and design, was mostly internal-looking and tended to ignore well-established knowledge on good practices in value chains and the 30-

⁶⁹ Hardware and software have been provided to both GRATIS and GEA. Since the institutional support to these institutions was still ongoing, the KM centres were not manned and made fully functional.

⁷⁰ Such as the learning and knowledge-sharing dialogue forums of stakeholders in agricultural value chain development (GASIP) and the knowledge event featuring value chain actors and how they work together (NRGP), to name a few.

⁷¹ As per the ICO, REP III, NRGp and RTIMP KM products were widely shared. However, the evaluation team did not see any copies, since according to the ICO, there were no more reprints after the initial copies were printed and distributed by the projects.

⁷² For instance, the RAFiP partners interviewed by the CSPE reported that there had been innovations, but they could not recall specifics. The loss of memory could have been mitigated by a good M&E and KM systems despite the lapse of time since the project closed.

⁷³ See the innovation criterion later in this document for more details.

year predictable results of issues like subsidized hybrid seeds and agrochemicals.⁷⁴ Hybrid seeds can be highly effective but need a sound technical and financial analysis and the farmers' own assessments, in conjunction with their traditional seeds and agrobiodiversity management. Similarly, IFAD's approach concentrated more on conventional knowledge transfer as opposed to building from local knowledge. For example, IFAD's prescribed hybrid maize variety did not consider the farmers' dominant use of local maize varieties. In the CSPE's FGDs, some farmers stated that they still allocated a small piece of land for planting and saving their local maize varieties. This proved to be a wise move as when the project's free supply of hybrid maize ended, farmers could still rely on their local seeds. Farmers' seed systems are generally resilient, building on traditional knowledge and adapting seeds to the farmers' diverse and complex agroecology. Farmers generally combine the use of traditional and modern varieties.⁷⁵

Partnership-building

70. **IFAD has forged effective strategic partnerships with the government through three ministries, and this has translated into strong commitments.** IFAD worked closely with three ministries as implementing agencies, including MoFA (RTIMP, GASIP, NRGD and ERSF), the MoFEP (RAFiP and AAFORD) and MoTI (REP III). In addition, IFAD worked closely with government agencies such as the Bank of Ghana, GEA and the Ghana Irrigation Development Authority (GIDA), to name a few. IFAD was generally regarded positively, as a flexible organization aligned to government priorities and working to reduce rural poverty. But there was a lesser focus on ministries in charge of cross-cutting issues such as gender, youth and climate change.⁷⁶
71. **IFAD engaged extensively with government bodies at the subnational level and also contributed to building their capacities.** IFAD pursued active and successful collaboration with key institutions at the subnational level to pursue synergies with a view to tap into their strengths for the effective delivery and sustainability of its programme activities. IFAD partnered with the Metropolitan, Municipal and District Assemblies to support MSMEs in technical and operational capacity-building as part of their enterprise development mandate. In addition, there was ongoing collaboration with the assemblies to deliver on public infrastructure including roads, electricity supply and security at the 1D1F facilities and with the Department of Feeder Roads to maintain the roads. GASIP contributed to building the capacity of district assemblies to implement selected gender interventions such as VSLAs, financial literacy, GALs and the selection, planning and management of income-generating activities.
72. **Despite the stated need among parties to coordinate efforts, almost all national stakeholders cited lack of coordination among donor-funded development projects as a major problem.** This situation was caused by the fact that there are around 20 development partners and at least a hundred projects in the agriculture/fisheries/forestry sectors, and an understaffed MoFA project coordination unit.
73. **At the UN level, IFAD's engagement was less strategic.** IFAD engaged as part of the United Nations Country Team (UNCT) in discussions on food systems. However, on other cross-sectional aspects such as gender and climate, IFAD's engagement was limited, possibly due to the lack of relevant technical skills and paucity of staff in the ICO.

⁷⁴ See for instance: Pauw, K. A review of Ghana's planting for food and jobs program: implementation, impacts, benefits, and costs. *Food Security*, 14, 1321–1335 (2022). <https://doi.org/10.1007/s12571-022-01287-8>

⁷⁵ See for instance: Louwaars, N.P.; Manicad, G. "Seed Systems Resilience—An overview." *Seeds* 2022, 1, 340–356. <https://doi.org/10.3390/seeds1040028>.

⁷⁶ There was some collaboration with the Ministry of Science, Technology and Innovation and Ghana Meteorological Agency on climate-related activities under RTIMP and GASIP.

74. **At the RBA level, there was some revival of collaboration, albeit more at the implementation level.** Through the ESRF project, IFAD engaged both FAO and the World Food Programme (WFP) to implement activities that were aligned with their respective areas of expertise. ESRF entered into an agreement with WFP for cash transfers through a mobile money operator and with FAO to support the enhancement of e-extension services.⁷⁷ However, there was a delay in implementing activities by FAO due to its internal procurement system, and certain monitoring data on beneficiaries held by WFP was unavailable because of its data protection policy. These instances pointed to the need to better understand each other's internal systems when collaborating. Further, through GASIP, IFAD collaborated with FAO in supporting farmers on conservation agriculture. Conversely, some level of strategic collaboration was also reactivated by IFAD country directors in the latter part of the evaluation period, with more frequent meetings with the RBAs to discuss rural development issues outside of the Agricultural Sector Working Group and UNCT, however, there was no notable outcome emanating from this engagement.
75. **International cofinancing increased the size of the portfolio but was limited to one source, and some of it did not materialize during implementation.** On average, almost 28 per cent of the evaluated investment portfolio was cofinanced internationally. However, in terms of the range or breadth of investment, the number of different cofinanciers was extremely thin. Most cofinancing was limited to one main cofinancier, AfDB, who cofinanced three of the seven evaluated projects (REP III, NRGp and AAFORD).⁷⁸ The share of its cofinancing went down, starting from 59 per cent in NRGp, to 26 per cent in REP III and 5 per cent in AAFORD.⁷⁹ Three potential cofinanciers for RAFIP – the World Bank, Danida and AfDB – did not cofinance as expected.⁸⁰
76. **IFAD engaged the private sector in Ghana, both as a beneficiary and for programme delivery, albeit effectively from the supply end and with mixed results.** Private sector involvement centred on MSMEs, rural finance and value chains. REP III focused on MSMEs and on developing private sector service delivery approaches through the BACs and RTFs. RTIMP worked with private sector value chain actors and RAFIP worked with the commercial banks and other financial institutions. NRGp's public-private-partnerships involved smallholder farmers, aggregators, financial institutions, input dealers and service providers and these actors also became a core element of GASIP. However, there were mixed results. For instance, RCBs and MFIs were mostly successfully capacitated and connected with existing and new rural clients (smallholder farmers and MSMEs). On the other hand, the participation of private sector entities in the provision of business development services through the BRCs did not occur as expected because of the lack of economic viability. Similarly, in terms of implementing a more commercialized and market-driven value chain approach, private sector engagement was mostly in production and in some areas of basic aggregation and processing but was largely missing at the marketing end.⁸¹ Even at the aggregation end, projects were only able to successfully work with existing agricultural produce

⁷⁷ FAO undertook activities related to the capacity-building of 16 directorates of agriculture extension service e-extension desk officers and conducted a readiness assessment of 16 regional hubs for e-extension to adopt ICT for information dissemination to farmers.

⁷⁸ Other sources of international cofinancing have been multilateral funds (Agri-Business Capital).

⁷⁹ For AAFORD, AfDB financing was dropped when the project underwent a level 2 restructuring, however, this information was not available at the time of this evaluation's field mission.

⁸⁰ As per the CPE 2012, AfDB was also expected to cofinance the recent RAFIP but, having already invested a large amount in NRGp, it was wary of embarking on another major investment in the sector. AfDB was also cautious about investing further in rural finance, following a review of agriculture credit components in several projects which showed the difficulties in reaching poor farmers.

⁸¹ In the case of RTIMP, some level of support for facilitating exports was provided to yam and gari value chains by the project.

aggregators (or VCDs), where trust had already been established between the VCDs and the farmers, but not with new aggregators.

77. **A number of activities were undertaken as part of the South-South and Triangular Cooperation (SSTC), however these did not bear results.** There was no mention of SSTC in COSOP 2013, but in the context of COSOP 2019, SSTC was to focus on the achievement of SDG 2. As part of this, the Advancing Knowledge for Agricultural Impact initiative⁸² worked with the MoFA and other related ministries and partners to facilitate a self-assessment and action planning process called 'AG-Scan' (agricultural scanning of RBM capacities). A work plan based on five pillars⁸³ that were identified as key areas during the process was developed but failed to gain traction sufficiently to receive financing at the ministry. Similarly, the establishment of a delivery unit at the Policy, Planning, Monitoring and Evaluation Division of MoFA was initiated to improve the achievement of results and performance of rural development strategies but also lacked ongoing support, as the ministry was not in agreement with its operating modalities. The project on promoting small-scale dryers for post-harvest management enterprises in Africa (a regional programme), experienced implementation challenges with the implementing partner and hence no major field activities were conducted until project closure.

Policy engagement

78. **Overall, the CSPE found limited evidence of the concrete policy change or related processes envisaged in IFAD's strategic documents.** COSOP 2013 intended policy engagement through creating synergies among investments based on the lessons learned in the field. However, its KM results were limited and could not support strategic and policy engagement (as outlined earlier). COSOP 2019 was less specific in the area of policy dialogue but included a plan for policy development in relation to financial access and MSMEs. REP III played a role in the formulation of the national MSME and entrepreneurship policy through providing technical inputs. However, in general, IFAD's interactions with key government partners mainly revolved around project implementing issues. One reason for the overall low policy engagement was the lack of any analytical capacity and technical skills in the ICO, in part due to budget constraints. The other was that the ICO had to balance its engagement in policy dialogue with demands for implementation support, at a time when fiscal constraints and the decentralization of MoFA had weakened its own capacity for policy analysis.
79. **Some rural finance activities at the project level contributed to developing an enabling policy environment. There were also some limited policy activities and outputs around agricultural production and value chains.** For instance, RAFiP contributed to the regulatory and institutional framework for the microfinance subsector by supporting the Bank of Ghana (BOG) and the development of communication channels between BOG and the apex bodies, and between the apexes and their members. RAFiP also contributed to the initial efforts to develop the Ghana National Financial Inclusion Strategy.⁸⁴ Similarly, as part of its efforts to support this strategy, RAFiP hosted and financed a workshop which brought the microfinance stakeholders together. However, IFAD did not have sufficient policy orientation and dialogue concerning the prohibitive interest rate for loans in Ghana, a situation that remains a serious impediment to MSMEs' ability to access funding.⁸⁵ GASIP formulated four policy briefs which were akin to knowledge products, especially on climate-smart agriculture and FBO development, and held

⁸² A facilitated process for an in-depth reflection around the agricultural and rural development sectors' capacities for results-based management (RBM) and to measure the sectors' achievements against the SDGs.

⁸³ The pillars were: leadership, M&E, accountability and partners, planning and budgeting and statistics.

⁸⁴ RAFiP 2016. PCR.

⁸⁵ Ghana has an interest rate of about 33 per cent. 2024 average, Bank of Ghana. <https://www.bog.gov.gh/treasury-and-the-markets/interbank-interest-rates/>

four policy forums, although these had little influence on policy dialogue.⁸⁶ In support of SO2 of COSOP 2019, IFAD was to draw on the expertise of the International Land Coalition to inform and enhance policy dialogue about land access, however this did not occur. Another expected area of policy engagement was through IFAD projects' strengthening subnational institutions to influence policy, but this had mixed results (see the section on impact).

80. **Some of the channels expected to facilitate and inform nationally-owned policy processes resulted in information-sharing but did not sufficiently influence policy dialogue.** Another approach to policy engagement envisaged in COSOP 2013, and also in support of SO2 of COSOP 2019, was through IFAD's direct participation in policymaking. The ICO occasionally engaged with development partners⁸⁷ in policy dialogue, harmonization, M&E and knowledge management through its membership of the UNCT which aimed to enhance policy dialogue, coordination, and knowledge-sharing. Another important channel was through its membership of the Agricultural Sector Working Group, which served as the policy forum for the agricultural sector comprising members of the ministries, donors and development partners. However, for much of the evaluation period, IFAD's engagement was less strategic (see the section on partnerships). There is no evidence of the influence of the working group on national policymaking due to a lack of adequate ownership by the government and because ministers took different approaches, with some preferring to engage bilaterally with group members.
81. **There were instances of sharing knowledge with the government with a view to informing policy, although the ownership and engagement by the government agencies was not as expected,** mostly because their capacity for KM was not in place. For instance, the policy briefs prepared under GASIP from the policy forums and submitted to government to assist in the formulation of improved policies for sustainable and profitable FBO-led agricultural value chains in Ghana were never adopted.
82. **Summary of coherence. Coherence is rated as moderately satisfactory (4).** IFAD's work was generally coherent with its comparative advantage in Ghana and the shifts in its strategic objectives were coherent with Ghana's economic transition. Similarly, there was a level of continuity in the SOs of the two COSOPs and among projects in terms of transitioning. However, there were no systematic programmatic linkages among individual projects and the programme missed some opportunities to utilize previous lessons. Furthermore, no concrete operational link between loans and grants was fostered.
83. **Partnership-building is rated moderately satisfactory (4), while knowledge management and policy engagement are each rated moderately unsatisfactory (3).** There were strong and effective partnerships built with government institutions at the national and subnational levels, and with the private sector at the supply end, and partnerships with RBAs was emergent. However, there was little diversification of partners, including for cofinancing, and IFAD did not take enough leadership in its areas of long-standing experience in Ghana. Several knowledge products were delivered, but in practice the use of knowledge for informed decision-making was very limited. Finally, there was some level of policy engagement at the project level but given the limitations of knowledge management and the limited strategic-level engagement, the level of policy engagement envisaged in the COSOPs was not attained.

⁸⁶ For instance, the supervision report of RAFiP (May 2015) stated that "RAFiP does not have the expertise nor the clout to start a policy dialogue in regulatory and prudential standards". The PCR of GASIP states that the policy briefs and forums have not resulted in any discernible changes in the laws, statutes, regulations, norms and processes of MoFA.

⁸⁷ AfDB, USAID, AFD, Global Affairs Canada, JICA, the World Bank, GIZ, FAO, WFP, KfW, AGRA.

C. Effectiveness

84. As mentioned earlier, the CSPE reconstructed a ToC with four impact pathways intended to achieve the overall objectives of the country portfolio. These pathways will be used to assess the effectiveness of the CSPE performance.⁸⁸ They were:
- (i) higher crop production and productivity;
 - (ii) enhanced resilience of ecosystems;
 - (iii) better market access;
 - (iv) more sustainable and profitable MSMEs.

Overall outreach and effective targeting of poor rural people

85. The projects' combined M&E records 892,964 people were reached by the portfolio (83 per cent of design targets) (table 4). This total outreach will increase as REP III was still ongoing. Targets based on gender and age indicate some 83 per cent were achieved respectively for men and youth, and 82 per cent for women. However, four of the six projects did not collect data on youth, including REP III which had youth as one of its primary target beneficiary groups.
86. **The outreach of the country programme was generally effective, with some exceptions.** NRG's design was geographically focused in the north and helped it reach poorer beneficiaries. REP III had some success, based on a mixed approach to targeting (geographic, self and direct), although the CSPE found it to have concentrated more on urban or peri-urban enterprises rather than rural areas. Most of the enterprises visited were composed of tailors, dressmakers and beauty traders within urban or peri-urban centres.⁸⁹ One reason for this is that the BACs which identified beneficiaries were more skewed towards urban areas because of their high business populations and easy access to clients. While the peri-urban focus may be considered important in rural transformation, including for improving viability in value chains, the urban focus diverts IFAD from its original mandate of serving the rural poor. The feedback received from the country was that REP III operated in rural districts and extended support to agro-based enterprises after MTR. While the CSPE did not find strong evidence for this, it is possible that sampling of field sites limited opportunities to reach and observe agrobusinesses.
87. The GASIP PCR reported that the targeting approach, although practical, was not sound as it had failed to articulate a clear beneficiary identification process. The RAFiP PCR reported that the project drifted away from its rural target and concentrated on the less rural, upper parts of the microfinance pyramid.⁹⁰ Furthermore, while the matching grant facility was originally targeted to first-time borrowers to help them foster relationships with financial institutions and feel empowered, in actual implementation a good proportion of the grant recipients were relatively well-established enterprises with an existing credit history.

⁸⁸ Pathway (ii) by its nature is better situated, and hence evaluated, under the environment and natural resource management and climate change criteria later in this report.

⁸⁹ In reviewing IFAD's targeting policies (2008 and 2023), the CSPE found that while REP III outreach may be accommodated by the open-ended 2008 policy, and the urban-rural continuum provided for by the 2023 policy, it is not logical that the poor enterprises would be mostly concentrated in urban areas as witnessed by the CSPE, or that within a decade many people would have abandoned their rural enterprises for new urban enterprises.

⁹⁰ Although the CSPE found some contrary evidence from three PFIs who reported that because of RAFiP interventions they were able to expand to rural areas and increase their agriculture portfolio.

Table 4

Project outreach numbers and achievement rates (percentage of target)

Projects	Persons receiving services promoted or supported by the project			
	Women	Men	Youth	Total
RTIMP	89 524 (61.7%)	147 342 (101.6%)	N/A	236 866 (81.7%)
NRGP	152 796 (121.3%)	165 255 (87.4%)	N/A	318 051 (101.0%)
RAFIP	5 260 (N/A)	5 260 (N/A)	N/A	10 519 ⁹¹ (10.5%)
REP III	123 634 (98.9%)	73 483 (58.8%)	N/A	197 117 (78.8%)
GASIP	31 821 (73.7%)	67 994 (157.4%)	39 904 (92.4%)	99 815 (115.5%)
ESRF	13 900 (69.9%)	16 696 (83.9%)	12 607 (63.4%)	30 596 (76.9%)
Total	416 935 (81.9%)	476 030 (83.2%)	52 511 (83.2%)	892 964 (82.6%)

Source: PCR of NRG, PCRs for RTIMP, NRG, RAFIP and GASIP, latest logical framework updated in March 2024 for REP and latest logical framework updated in December 2023 for ESRF. Achievement rate is based on achieved or actual numbers/target objectives at design.

88. For the youth, the programme aimed to increase employment through both direct and self-employment by providing training on technical and management skills. REP III created jobs for participants by directly employing them through BACs, RTFs/TSCs and BRCs which employed around 800 participants. Youth working at some of the TSCs who were interviewed by the evaluation team stated that while business was steady, growth required a capital infusion which was not easy to obtain. Some youth took the initiative and used their skills to develop improved tools and machinery to improve their work efficiency. The Enable Youth initiative which was meant to be a signature youth programme cofinanced with AfDB for enabling youth to run factories did not take off as expected, and the government has plans to put the processing factories under private sector management which can raise the capital required for sustainability.⁹²

Outcome pathway: higher crop production and productivity

89. Of the six projects that either closed or were to be completed shortly, four (RTIMP, NRG, ESRF and GASIP), had objectives that were more directly related to production and productivity. As a whole, farmer beneficiaries were provided with certified seeds (hybrid maize, rice and vegetables, open-pollinated varieties of soybeans and cowpeas); agrochemicals (fertilizer, pesticide and herbicide); and equipment and facilities (rain gauges, tractors, mill, water pumps, irrigation, drying platforms and well-equipped warehouses). The FGDs that the CPSE conducted confirmed that the FBOs received set inputs for two planting seasons plus one extra under ESRF.
90. **Supply of inputs and improved farming practices led to higher levels of production and productivity for some projects.** The supply of free certified seeds and agrochemicals, along with equipment and facilities, contributed to higher production with the new crop and varieties of maize, rice and vegetables such as alefu (amaranth) and okro (okra), and open-pollinated varieties of soybeans and cowpeas. The results predicted are 2-3 seasons of bumper harvest, especially for hybrid maize, with the reported rough estimates of harvest increased by 20-30 per cent.

⁹¹The PCR's very broad definition of the target group and the engagement of multiple institutions, together with a demand-led approach to capacity-building and training, meant that RAFIP's impacts were widely diffused across the microfinance subsector rather than focused on specific groups. It added that the nature of the expected benefits was ill-defined by the use of statements such as "reached", "outreached" and "trained". The number of beneficiaries (and the nature of the benefits delivered) cannot therefore be quantified or compared with the various log frame targets.

⁹² This has taken off now and the youth groups will operate as business entities collaborating with private entities to provide remunerative services along the respective value chains. However, this action was initiated after this evaluation's field mission took place.

91. As per RTIMP PPE, the yield of cassava by the beneficiary group was on average 23 mt/ha, compared to control farmers with an average of 11.01 mt/ha; the project supported them by changing their land preparation from mounds to ridging, and by using improved varieties and better pest and soil management. This yield increase was consistently reported across different villages and farm sizes, and was stated by both men and women. According to the NRGF PCR under the fruit and vegetables window facilitated by the farmer training centre, yields on average increased by 2.1 mt/ha between baseline and endline for onions, tomatoes, pepper and okra and there was an increase of 2.5 mt/ha for cereal crops (maize, sorghum, rice) and soya. The ESRF distributed 4,000 metric tonnes of fertilizer and 2,000 metric tonnes of improved seeds of rice, maize, soya and vegetables to farmers, and as recorded in the supervision mission report 2024, beneficiary farmers confirmed that they experienced increased yields.
92. GASIP provided production kits in 2019 which had an impact on the yields of maize, rice and soya, recorded by the crop-cutting study undertaken by the Statistics, Research and Information Directorate of MoFA in 2020. However, the endline survey conducted in 2023 indicated a substantial reduction in yield which is assumed to result from the inability to access these one-time free production inputs during subsequent years (table 5). However, in the case of both these years, yields for rice and soya were below set targets.

Table 5:

Yields of selected commodities

Crop	Baseline (mt/ha)	Target (mt/ha)	Yield in 2020 (as per MoFA study) (mt/ha)	Yield in 2023 (as per endline survey)(mt/ha)
Maize	2	3.5	3.6	1.35
Rice	4	5	4	3.77
Soya	1.8	2	1.5	1.03

Source: GASIP completion report 2023.

93. **Rather than being responsible for mere distribution of imported hybrid seeds as in other IFAD projects, RTIMP ensured the availability of improved planting materials through the development of primary and secondary multiplication fields.** RTIMP worked together with the West Africa Agricultural Productivity Project, financed by the World Bank, to produce planting material for farmers to ensure the continuous supply of healthy planting material; the RTIMP piloted the commercial multipliers initiative after its midterm. Between 2012 and 2014, a total of 490 ha of commercial fields were established. Some commercial fields were still operational but some had ceased mainly due to reported climatic factors.
94. **In some cases however, there were issues of quality and timeliness of the distributed certified seeds and agrochemicals resulting in poor production or crop failures.** For instance, a few VCDs and FBOs in GASIP reported that some seeds either did not germinate or performed poorly; some said that they received the seeds too late and missed the rainfall. Poor quality seeds and late arrivals resulted in some poor harvest or crop failures. No one was made accountable for the procurement and distribution of the low quality seeds.
95. **Short chain off-season vegetables added diversity in production.** The cultivation of off-season vegetables, coupled with the solar-powered water pumps for boreholes and training on cultivation and water harvesting techniques in the demonstration plots were simple and effective. These enabled off-season farming, which was not possible prior to the project intervention. The project has a short growing season resulted in supplementary vegetable production, which was both consumed and sold in the local markets. Women received a small quantity of seeds

for a modest plot of farm lands and home gardens, which were relatively easy to maintain and irrigate.

96. **The inconsistencies in implementing the credit and payment schemes tended to undermine the financial viability of the projects**, including possibly disrupting values and behaviour in the rural market. A significant number of FGDs and stakeholders interviewed for GASIP highlighted that there seemed to be some inconsistencies and consequences over whether farmers defaulted or paid their credits (to purchase inputs). In addition, farmers defaulted on payments when they received poor quality or late inputs, which consequently resulted in a poor harvest. The CSPE FGDs and key informant interviews with the PMU noted that no one was made accountable for the cases of poor quality and/or late distribution of certified seeds and agrochemicals. GASIP spent US\$13.1 million under its matching grant scheme (100 per cent cost of seeds and fertilizer estimated to be 70 per cent of the crop budget and 30 per cent cost borne by farmers related to land preparation, pesticides etc.). While the production kits enabled farmers to increase their yields by 20 to 30 per cent, the major issue was the absence of systems to ensure that farmers would continue to access good quality inputs in subsequent years. The production kit distribution lacked transparent communication to the FBOs and VCDs on matching grant modalities, leading to confusion related to recovery from FBOs to VCDs, their recycling and recovery from VCDs to MoFA.
97. **Despite some successes, challenges in implementing dams and pumping schemes hindered their effectiveness in improving agricultural productivity.** NRGPs development of irrigation and flood recession schemes, the construction and rehabilitation of small dams, and establishment of 150 river pumping schemes, met 100 per cent of the target. In addition, 36 small dams were constructed or rehabilitated, achieving 72 per cent of the target.⁹³ However, the irrigation and water management infrastructures faced procurement and bureaucratic delays, affecting the prompt delivery and use of facilities. The ESRF's implementation of water harvesting schemes, including contour bunds for rice production, was positively recognized for ensuring water availability for crops. However, at the time of the CSPE mission, only 65-75 per cent of the construction was completed, and proper training on maintenance for 200 smallholder farmers to ensure sustainability over time was still pending.
98. **Boreholes effectively increased water availability and agricultural and household use for a limited number of target beneficiaries.** GASIP's initiative to increase water availability was notable, supporting 1,132 households and achieving 105 per cent of its target. This support included fenced demonstration fields with boreholes, 23 community boreholes and contour bunds. This not only provided consistent water supply for farming activities but also facilitated efficient water usage, contributing to increased agricultural yields for the benefiting communities.⁹⁴ The RTIMP PPE indicates that borehole and water distribution systems were operating successfully and helping local processors, ensuring the continuous operation of cassava processing units that heavily rely on a stable water supply. Moreover, boreholes also supported modern agricultural practices and infrastructure development, contributing to the overall modernization of farming techniques.
99. **In terms of post-harvest management, processing and storage facilities played a role in improving agricultural productivity but less so in post-harvest management.** RTIMP upgraded 26 processing enterprises into GPCs, which enhanced productivity, although it achieved only 65 per cent of its target. However, their overall effectiveness was limited due to the limited geographical

⁹³ Small dams were discontinued at midterm.

⁹⁴ GASIP PCR and NRGPs PCR.

coverage and initial reliance on subsidies.⁹⁵ NRGP constructed 13 out of the 14 planned storage facilities, achieving 90 per cent of its target. Despite this high completion rate, the CSPE team's observations revealed that many of these facilities were unused and in poor condition due to neglect. This lack of use and maintenance undermined the expected productivity enhancements and market stabilization benefits.⁹⁶ GASIP also constructed 90 drying platforms to support post-harvest management,⁹⁷ and achieved 100 per cent of its target. However, some of the drying platforms visited in the upper east region were found to be peeling due to a weak or improper mixture of concrete for the top slabs. Additionally, without adequate protection, these drying platforms are at risk of being easily washed away by erosion.⁹⁸

Outcome pathway: better market access

100. **The programme's focus on FBO formation and strengthening to serve as an avenue for (market) service delivery produced mixed results.** GASIP trained and provided business coaching to 487 FBOs out of which 353 FBOs were subsequently registered as cooperatives. The supervision mission report of 2022 observed that most FBOs had a good understanding of working in groups but their knowledge of financial management, contracting and negotiation was very low. Under RTIMP, FBOs were largely inactive and did not serve as an effective mechanism for helping farmers negotiate better prices and access markets. This had been anticipated in design against the expectation that farmer field forum (FFF)⁹⁹ activities would lead to the formation of FBOs that would become active in collective marketing and joint production activities. The PPE noted that there was little focus on FBO strengthening during the early years of the programme. Less than 30 per cent of the groups formed were active, and in areas where they were, it tended to be as a result of support for the NRGP where the project areas overlapped. However, in the case of NRGP 81 per cent were assessed to be functioning FBOs.
101. **There were also mixed results in facilitating better market access with limited commercial successes and more focus on the supply-side.** For instance, RTIMP had limited commercial success, the processing and marketing linkage components remained as pilot activities in two regions. Resources were invested in production and free distribution of improved planting materials without developing crucial market linkages. IFAD's highly subsidized operations did not consider how these interventions impacted on other stakeholders outside the project. Studies indicate that seed subsidies in Ghana have crowded out small seed companies and local seed suppliers.¹⁰⁰ Despite this unintended consequence, the project tackled some of its new features successfully but due to weak technical and managerial leadership and a lack of coordination between components, which were to a large extent not implemented in an integrated manner, it still remained largely supply-driven during implementation. Key aspects of the commodity chain approach, such as better facilitation and coaching of FBOs, strong linkages to markets and better coordination among the commodity chain actors were neglected. There was clearly a lack of planning and coordination to link production, processing and marketing support for a better balance.¹⁰¹ There were, however, improvements on the marketing of processed cassava into gari.

⁹⁵ RTIMP PPE.

⁹⁶ CSPE team field mission.

⁹⁷ GASIP PCR.

⁹⁸ CSPE field mission.

⁹⁹ In the FFF, "horizontal" information and learning exchanges take place among producers, processors, researchers and extension workers in a colloquial, collegial setting. This allowed an interface to develop between different stakeholders to discuss scientific improvements in developing new varieties, planting material multiplication and in applied farming practice.

¹⁰⁰ See: Pauw, K. A review of Ghana's planting for food and jobs program: implementation, impacts, benefits, and costs. *Food Security*. 14, 1321–1335 (2022). <https://doi.org/10.1007/s12571-022-01287-8>.

¹⁰¹ RTIMP. PCR 2015.

102. **Formal contracts with agribusinesses that would have secured market linkages for smallholders were limited, and only dealt with supply of inputs not the sale of agricultural produce.** GASIP intended to adopt a value chain approach to assist in developing secured market linkages between FBOs and agribusinesses through formalized agreements. Of the target of 300 VCDs, GASIP selected and supported 109 VCDs comprising input suppliers, aggregators and processors. The nature of support to agribusinesses included facilitating memoranda of understanding between FBOs and VCDs for the supply of inputs and purchase of outputs and training. According to the endline survey, 58.5 per cent of FBOs were estimated to have formal contracts (for above and below a year) but most of these contracts were only for seed and input supply on credit and recovery post-harvest. No major change between the GASIP beneficiaries and control group was found for marketing services, whereas the access of beneficiaries is reported at 39.1 per cent compared to 27.3 per cent by the control group.¹⁰²
103. **Some of the supporting entities created to facilitate market linkages were successful only where there was good leadership.** For instance, under RTIMP, district stakeholder forums (DSFs) aimed to serve as platforms for relevant stakeholders along the value chains⁴⁹ to address issues of sustainable raw material supply, timely delivery schedules and pricing mechanisms for products, however, in 84 per cent of the sampled districts, DSFs failed to help link farmers and processors to markets, and in 43 per cent of these they also failed to help establish sustainable and inclusive supply chains. The performance of DSFs greatly depended on the leadership and management of the district agricultural development units. In districts where the unit offices made efforts to formalize responsibilities and connections through signing memoranda between producers and buyers, more effective and sustainable linkages were established.
104. **Infrastructure for improved market linkages showed some success.** Feeder roads, farm tracks and access track interventions showed success across various programmes. Under the NRGP, the construction of 646.25 km of feeder roads, exceeded the target of 600 km, clearly facilitating market access for rural farmers.¹⁰³ However, the NRGP faced challenges with farm access tracks, achieving only 50 per cent of its target, which limited accessibility to some farming areas.¹⁰⁴ Although GASIP successfully constructed 98 km of feeder roads out of a targeted 100 km, the latter was a significant reduction in its initial target from 1,000 km to 100 km, highlighting the financial limitations impacting the scale of infrastructure development.¹⁰⁵

Table 6

Achievements related to selected infrastructure

<i>Intervention</i>	<i>Target (km)</i>	<i>Achieved (km)</i>	<i>Achieved (%)</i>	<i>Project name</i>
Feeder roads	600	646.25	108	NRGP
Farm access tracks	200	100	50	NRGP
Feeder roads	100	98	98	GASIP
Farm tracks	29.5	25	85	ESRF

¹⁰² GASIP PCR.¹⁰³ NRGP PCR. As a result, market reliability increased, with the percentage of respondents reporting markets as "very reliable" or "reliable" rising from 32.6 per cent before the NRGP to 51.6 per cent in 2016. This improved infrastructure, facilitated higher volumes of traded commodities, with maize, soybeans, sorghum, and rice seeing increases of 80 per cent, 66.7 per cent, 116.4 per cent, and 40.9 per cent, respectively. Better access to markets not only reduced post-harvest losses but also enabled farmers to obtain better prices for their produce, thereby enhancing their incomes and contributing to the overall economic development of the region.¹⁰⁴ NRGP PCR.¹⁰⁵ GASIP MTR (the midterm review highlighted the need to adjust the original plan due to limited funds) and PCR.

105. ESRF focused on constructing about 29.5 km of farm tracks and this helped create access to agricultural activities for over 550 smallholder farmers and 5,500 residents in surrounding communities. However, at the time of the CSPE mission, the ESRF faced land title issues at point zero on the 7 km stretch of feeder road from Gwollu to Panaa (Upper West). This situation temporarily affected the full use of the infrastructure but has since been resolved. Positive influences on the market access infrastructure included strong government support, alignment with national policies, and community engagement, which facilitated project implementation.¹⁰⁶ However, negative influences, such as contractor performance issues, logistical challenges induced by the COVID-19 pandemic and budget constraints also posed significant hurdles.¹⁰⁷

Outcome pathway: more sustainable and profitable rural enterprises

106. This outcome was to be achieved through technical and organizational training, the provision of business development services for MSMEs and access to relevant and affordable financing for both MSMEs and farmers.¹⁰⁸ Projects like RTIMP and REP III provided business development services (business advisory and facilitation services) to farmers, processors and MSMEs mainly through entities such as BACs, BRCs and RTFs. Projects such as NRGP, RTIMP, GASIP, RAFIP and REP III provided rural financial services to these groups (access to finance through matching grant funds and refinancing facilities for participating financial institutions and strengthening the capacity of MSME supporting institutions).
107. **The programme's support to enterprises created some employment opportunities, including for vulnerable groups.** Despite the absence of strategies tailored for people living with different types of disabilities, REP III also created jobs among this group. It reported creating 3,138 jobs for people living with disabilities and people living with HIV/AIDS. According to the impact assessment carried out by IFAD, business development led to a increase in self-employment activities by 24 percentage points. Similarly, BACs, RTFs, TSCs and BRCs employed around 800 participants.
108. **However, some interventions lacked clarity on how MSMEs were expected to increase incomes and employment and for whom.** Designs assumed that the enterprises that were created and supported would generate employment but lacked clarity about: (i) whether the target enterprise was a survivalist or a one-person enterprise or an opportunity-driven enterprise with growth potential which would be more likely to provide greater wage employment opportunities for others; (ii) which strategies were expected to achieve what outcomes for which target groups (e.g. poor, less poor or non-poor); and (iii) the role of other market actors (such as better-off entrepreneurs, MSMEs) that could also be appropriate intermediaries to create benefits for the intended ultimate target group.
109. **Furthermore, support was given to sectors that provided limited opportunity for growth and employment.** Even though REP III supported various sectors including agribusiness and low-level manufacturing, most of its support went to sectors with limited growth and employment opportunities, such as hairdressing, dressmaking, fabrication and welding which at most may employ one person other than the owner. In some cases, improved technologies contributed to reducing drudgery and reallocating labour (e.g. a shift from manual labour to operating simple equipment) and helped sustain business solvency, but there was little evidence that the adoption of new or improved technologies resulted in any

¹⁰⁶ NRGP PCR.

¹⁰⁷ NRGP targets that were not met were due to poor performance of some contractors; some contractors having inadequate construction equipment; others cited limited time for the procurement process to allow completion of construction within the programme's completion date.

¹⁰⁸ One dimension of pathway 4 i.e. technical and organizational training is already covered in the impact section under human and social capital. Here the analysis focuses on the other two dimensions i.e. provision of business development services and access to relevant and affordable financing.

potential for paid job opportunities. The outcome and impact survey on REP III (2019) reported there were 1.12 permanent employees on average (down from 1.29 in 2016) and 1.43 casual labourers/month (an increase from 1.03 in 2016). On a positive note, most of the enterprises adopted apprentice training for young people from within their communities, and with funding this could lead to a positive multiplier effect in terms of business start-ups and new job creation.

110. **Lower effective support to enterprises was also due to the challenges faced with the demand-led approach in promoting and serving enterprises.** REP III took on almost anyone in the seven defined sectors within the demand-led approach, and because of its broad scope (geographical and sectoral), and high outreach as well as the resource constraints of BACs, it was challenging to provide the intensive and continuous support needed for new and inexperienced entrepreneurs. In addition, the approach missed important opportunities to access higher value markets by not linking MSMEs to growing value chains.¹⁰⁹ On the financial side, the demand-led approach meant that while MFIs requested training and capacity-building, it was often in areas unrelated to the agriculture value chain or rural financing. Even though the demand-led approach has been faulted for partial effectiveness, the CSPE is of the opinion that there was nothing wrong with the approach, but rather a lack of clarity and proper guidelines on how strategically the programme could have steered better the supply side to focus on IFAD's core target audience.
111. **In general, the effort and time required to create, strengthen and sustain entrepreneurial activities and enterprises was often underestimated.** The focus was on reaching many people rather than providing more support to fewer entrepreneurs and enterprises to increase the likelihood of sustained success. Also, implementation capacity did not fully meet design ambitions. REP III included multiple sectors and subsectors (agriculture and non-agriculture, on- and off-farm), multiple target groups (implicit or explicit), different types of support and numerous partners with national coverage. Effective delivery required substantial human, managerial, technical and financial capacity and inter- and intra-organizational coordination and cooperation. BACs and RTFs faced capacity constraints (human, financial, logistical) and RCBs were not the most effective partners.
112. **Furthermore, projects' scope and strategies were not always guided by sound market analysis and assessment of the development and growth potential of rural enterprises or employment generation.** Only in some instances where projects made deliberate efforts to strengthen and grow enterprises by linking them to other market functions, suppliers and buyers, did more employment creation emerge. Projects often paid inadequate attention to gauging entrepreneurial aptitude by screening and identifying suitable participants. Consequently, most project participants were engaged in pre-entrepreneurial activities or were very small-sized microenterprises which were engaged in multiple income-generating activities. Overall, strategies were more suitable for creating or strengthening pre-entrepreneurial activities and very small microenterprises than targeting and supporting enterprises with more growth potential. The strategies supported income diversification and risk mitigation for entrepreneurs rather than creating larger employment impact or a combination of both.
113. **The objective of creating financial access to financial products for enterprises was partially achieved.** In the case of RAFiP, financial literacy interventions were likely to lead to some stimulatory effects, including increased demand for financial services, although such effects were restricted because of the limited numbers reached. Some of the stakeholders interviewed by the CSPE were

¹⁰⁹ REP MTR.

of the view that even though the numbers reached were limited, a good foundation had been established, as evidenced by the inclusion of financial literacy in the national inclusion strategy. The IA report reported that REP III enhanced the likelihood of loan application by 18 percentage points and loan access by 13 percentage points and clients were able to access loan sizes that are more than 92 per cent bigger than the amount taken up by the control households. One reason for the MFIs' willingness to lend was that the quality of business plans for MSMEs was good and repayment rates were higher than for the banks' other clients. The project and its partner financial institutions also monitored participants more closely, which likely also aided good repayment rates.

114. **However, the financing instruments for value chain participants and enterprises showed less than optimal results.**¹¹⁰ In the case of RTIMP, the MEF which was designed to mobilize private financial resources from PFIs to support farmers and processors, was underutilized; disbursements achieved only 30 per cent of the original allocation (US\$579,617 disbursed out of approximately US\$1.932 million allocation). The main reasons related to the limited number of districts in which MEF was available, the insufficient liquidity of some PFIs to lend for the longer term and very high interest rates (between 38 and 40 per cent per annum).
115. REP III exceeded the output volume targets of the matching grant fund for MSMEs by 14 per cent while lagging in numbers by 65 per cent. The project attributed the discrepancy to an underestimation of the costs of farm and processing equipment at design stage, and hence the lower outreach. Under NRGP, only 51 per cent of the matching grant target was achieved, a disbursement of US\$695,370 against a target of US\$1.36 million. The PCR attributed the low achievement to programme staff work overload, and the beneficiaries' inability to raise their portion of the matching grant. The CSPE made the point that if the beneficiaries could not raise the 10 per cent then it is probable that they were not the right target as the project was focusing on economically active poor. The GASIP MTR noted that the matching grant performed poorly because the PCU did not have the requisite expertise in rural or agricultural finance, partnerships with PFIs did not materialize and that the initial delays were partly caused by ineffective leadership at the PCU.
116. The REDF¹¹¹ demonstrated some balance between volume and outreach number targets, where volume targets had been exceeded by 103 per cent, while 93 per cent of the numbers had been achieved. REDF utilization was reported to be 203 per cent of the amount and 93 per cent of numbers. However, only a very limited number (about 10 per cent) received the actual funding amounts for which they had applied. In a few instances, the CSPE found beneficiaries with uncompleted projects due to limited funding, and these were on the verge of closing. Additionally, the rate of interest on the REDF was extremely high, owing to the high prime lending rate (26 per cent) which constrained demand and reduced the number of MSMEs borrowing.¹¹²
117. **The participation of private financial companies was minimal.** In RAFiP, the PCR explained that there was a mismatch between proposed services with the rural market, but it is not clear whether this was the reason the universal banks were unwilling to participate. Experience has shown that universal banks are usually reluctant to lend to the agriculture sector because of their perceived risks of default. To mitigate these risks, the Challenge Fund was established, but the RAFiP PCR reported that the fund was only effective in the last few months of the project,

¹¹⁰ Two financing instruments were used in the portfolio, matching grants and enterprise development funds, such as the microenterprise fund (MEF) and Rural Enterprise Development Fund (REDF), for value chain participants and as mechanisms to bridge MSMEs who received training and start-up kits to sustain their businesses and transition to the growth stage.

¹¹¹ The REDF is meant to provide additional liquidity to PFIs financing MSMEs, for PFIs that are accredited and capable (on the basis of their paid-up equity) of safely borrowing this credit line.

¹¹² Negotiations are ongoing with the BoG to delink the interest on the REDF from the prime rate.

and it is not clear how this fund contributed to the outputs, except for the fact that they supported increased outreach to farmers and MSMEs. It is envisaged that with AAFORD more universal banks will participate through the blended financing facility, but this remains to be seen. The participation of PFIs also took a long time to pick up. At its midterm, 40 PFIs had been accredited by REP III to participate in REDF but only 11 had started implementing memoranda of understanding, reaching only 7.5 per cent of the appraisal number, although this number increased to 69 out of the target of 80 (83 per cent achievement) at the time of the CSPE.

118. **The demand-led approach for PFIs did not work, and this failure was compounded by complex financial products that were not appropriate for the needs of the rural or agriculture clientele.** The RAFIP PCR reported that financial services were rolled out without proper analysis of the selected value chains or the demand. This view was confirmed by some of the stakeholders interviewed by the CSPE. The approach adopted was also self-restraining to reach the intended target. REP III envisaged that financial institutions would develop new financial products, but limited progress was made.
119. **In some cases, the excessive focus on MFIs and reduced focus on RCBs affected the achievement of targets as MFIs were reported to be mainly in urban and peri-urban centres.** A qualifying criterion in the call for expression of interest could have helped mitigate this challenge. Also, the good work RAFIP did with the apex bodies was diluted by the low outreach to rural clients. The focus on MFIs was because ARB, which was supposed to be the main conduit for RCBs support, and hence rural outreach, was affected by internal management difficulties. The CSPE learnt that the ARB did not fully agree with using RAFIP to disburse and manage the DANIDA cofinancing fund, and so this opportunity was lost. Even though this was no fault of RAFIP, the CSPE did not find any evidence that the project was sufficiently pragmatic in supporting ARB to find solutions to the challenges. Further, the majority of PFIs, particularly many of the RCBs, are undercapitalized and thus can neither borrow from the REDF for onlending nor find the funds to lend the 60 per cent loan portion to match the matching grant contribution.

Innovation

120. **IFAD-financed projects facilitated some innovations in Ghana, although some did not materialize, or at best, are "work in progress".** The plan of RAFIP to work with ARB to innovate, develop and roll out agriculture products did not take off. The project then set up a Challenge Fund facility to develop and test new products with PFIs, mostly MFIs who, according to the PCR, developed some products including the introduction of point of sale services, value chain mobile services, and other digital financial services. The GASIP PCR reported that the VSLA model was an innovation by trying to solve the low uptake of the matching grants and hence improving performance or effectiveness. In the case of REP III, the development and piloting of a microleasing product for smallholder farmers which was supposed to be innovative could not be rolled out because the financial service providers had no interest in it. It is hard to assess the effectiveness of the cashless credit innovation by NRGF because there is no documentation about it. From the distribution side, however, agricultural inputs were procured and distributed on cashless basis.
121. **However, one innovation that achieved success was the FFF under RTIMP,** an upgraded version of the farmer field school concept applied in the predecessor programme. In the FFF, "horizontal" information and learning exchanges take place among producers, processors, researchers and extension workers in a colloquial, collegial setting. This allowed an interface between different stakeholders to discuss scientific improvements in developing new varieties, planting material multiplication and in applied farming practice. As described in the IOE PPE, the FFF

was reported by the research institutions, district agricultural development units staff and the farmers to be an improvement on the previous farmer field school approach, which was curriculum-based rather than focusing on problems identified by farmers in the field.

122. **Summary. The effectiveness is rated as moderately satisfactory (4) and innovation is rated moderately unsatisfactory (3).** IFAD's programme contributed to positive outcomes, increasing agricultural productivity and production and developing and strengthening enterprises. However, the aim to achieve market access had limited commercial successes with the focus more on the supply side. Few innovations were confirmed.

D. Efficiency

Operational efficiency

123. **The projects encountered many systemic challenges that hindered their overall effectiveness and efficiency.** Significant delays were observed in GASIP and NRGP due to bureaucratic procedures and the late submission of essential tender documents and annual work plans and budgets. RTIMP encountered multiple challenges, including high staff turnover due to suboptimal HR practices.¹¹³ Additionally, NRGP faced staffing challenges from the start, which persisted until the programme midterm, which included high staff turnover and overburdened specialists.¹¹⁴ For instance, the environmental specialist left during the first year, and there was inadequate staffing for the infrastructure component in the early years.¹¹⁵ Furthermore, M&E issues,¹¹⁶ along with bureaucratic processes and procurement delays, hindered timely programme implementation. REP III and ESRF faced challenges like staff vacancies, recruitment delays, COVID-19 impacts and the lack of adequate oversight,¹¹⁷ which affected efficiency, motivation, and overall implementation success.
124. **Timeliness.** As shown in figure 2, there was a sharp contrast among projects in terms of the time (in months) taken to become effective, ranging from 16 months (RAFIP) to just 3 months (ESRF, AAFORD and REP III), and a similar contrast in first disbursement, ranging from just 5 months (REP III) to 24 months (AAFORD).¹¹⁸ Furthermore, three projects received extensions due to delays and incomplete activities: REP III, GASIP and ESRF, with extensions of 60, 26 and 23 months, respectively.¹¹⁹ Additionally, there were delays in the operationalization of some activities under REP III.¹²⁰

¹¹³ (i) The lack of staff contracts and systems to manage staff entitlements such as annual leave, insurance, etc.; (ii) insufficient training opportunities; and (iii) insufficient informal and formal opportunities for coaching and management feedback.

¹¹⁴ REP III Supervision Mission Report, Rural Finance and Technology Promotion have been vacant since March and September 2022, respectively.

¹¹⁵ NRGP PCR.V.

¹¹⁶ The M&E systems of RAFIP, GASIP, and NRGP were characterized by insufficient data and incoherent reporting, hindering accurate assessment of progress, outcomes and impacts.

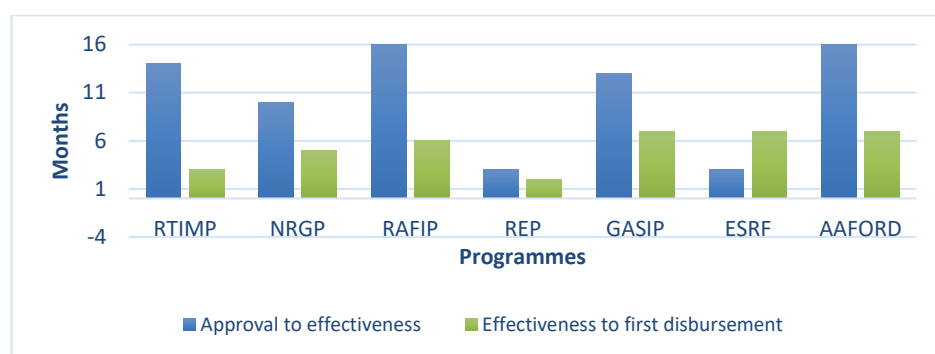
¹¹⁷ ESRF supervision report, specifically irregular monitoring, inconsistent coordination with MoFA technical directorates, and infrequent meetings by oversight bodies in 2023.

¹¹⁸ The programme faced a 16-month effectiveness lag from approval to entry into force due to administrative delays and recruiting staff, financial management issues with opening the operational account, compliance challenges with IFAD's standards, and delays in finalizing MoUs with implementing partners.

¹¹⁹ IFAD OBI.

¹²⁰ The programme invested in establishing 58 1D1F factories. However, delays in construction, lack of machinery installation and insufficient logistical support hindered their operationalization.

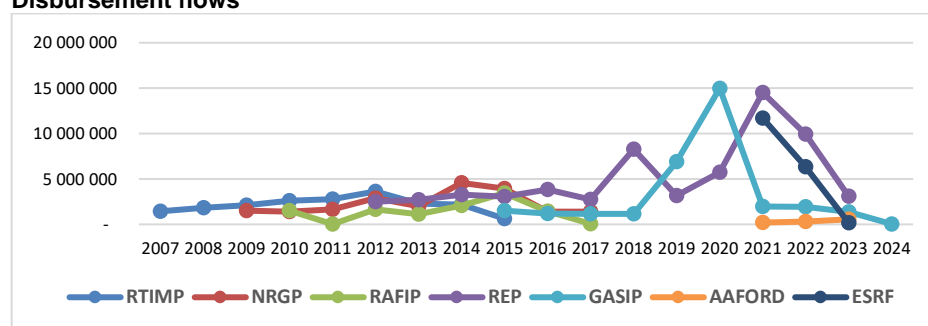
Figure 2
Timeliness of project



Source: IFAD's Operational Results Management System.

125. **Not all projects disbursed 100 per cent of IFAD funds; bureaucratic inefficiencies, procurement challenges and the impacts of external factors such as financier withdrawal, COVID-19 and disbursement caps negatively affected disbursement.** RTIMP, RAFIP, NRGp and GASIP achieved final IFAD disbursement rates of 99.3, 95, 92 and 88 per cent, respectively.¹²¹ NRGp and RAFIP implemented measures to enhance disbursement efficiency; for instance, RAFIP experienced a significant 34 per cent increase in disbursements after accelerating its procurement processes.¹²² While these achievements were notable, some completed and ongoing programmes experienced challenges. Slower disbursement was common in the initial years, notably during the first two years or until the MTR, primarily due to structural and bureaucratic obstacles (RAFIP and GASIP). Procurement difficulties further worsened the situation (REP III, NRGp and GASIP).¹²³ Additionally, there were challenges due to the withdrawal or non-participation of key financiers, leading to the partial cancellation of specific activities and the withdrawal of disbursement funds (RAFIP and AAFORD). Other factors, such as disbursement caps and the impact of COVID-19, added layers of complexity to the disbursement results seen in REP III and GASIP. On the other hand, disbursement rates for ongoing IFAD programmes vary: at the time of this evaluation, REP III had achieved 72.5 per cent, ESRF 62 per cent and AAFORD a highly unsatisfactory 8.4 per cent.¹²⁴

Figure 3
Disbursement flows



Source: IFAD's Oracle Business Intelligence (OBI).

¹²¹ NRGp PCR, GASIP PCR, RTIMP PCR, and RAFIP PCR.

¹²² Supervision mission report November 2014. Funds from the World Bank and AfDB did not materialize. In 2014 IFAD cancelled USD 3 million of funding for the programme on the basis of slow disbursement and failure to reach one of the four "trigger points" agreed during the MTR.

¹²³ In addition, implementation of planned activities was often behind schedule. Despite these issues, post-restructuring, GASIP managed to fast-track disbursement through the production kit distribution and achieve revised targets for infrastructure and implement the climate change subcomponent.

¹²⁴ AAFORD, due for its MTR in 2024, has faced slow disbursement rates, averaging one disbursement per year since its inception, primarily due to late hiring of key personnel. Additionally, bureaucratic delays resulted in the operational account only being opened in October 2023.






















126. **The projects exhibited both strengths and notable weaknesses in financial management practices, affecting their efficiency and accountability.** The four closed programmes demonstrated some strengths in financial management, highlighting the use of their financial systems. These included financial management systems, internal controls,¹²⁵ well-documented procedures and the careful financial planning from the design stage seen in RTIMP, and the efficient use of resources exemplified by NRGPs' adoption of centralized accounting software for enhanced reporting and budget control (timeliness and quality of audit and quarterly reports).¹²⁶ The projects benefited from an adequate number of qualified accounting staff through competitive processes (e.g. GASIP, REP III), regular preparation of annual work plans and budgets and largely adhering to procurement guidelines.
127. At the same time, projects also encountered considerable financial management challenges hindering their overall efficiency, such as non-operational software (RAFiP's accounting software), unreliable financial statements and inappropriate payroll transactions (RTIMP),¹²⁷ unauthorized payments and the lack of precise budgetary control (NRGP). Other problems included delays in interim financial report submissions by ESRF, the absence of digital filing systems, and poor reporting from some implementing partners.¹²⁸ GASIP faced significant budget constraints, which led to reduced targets.

Economic efficiency

128. **Cost per beneficiary.** There were significant variations in cost efficiency and beneficiary reach. RTIMP appeared to be the most cost-effective programme, significantly reducing costs while increasing the number of households benefiting.¹²⁹ In contrast, RAFiP, despite lowering its total costs, saw a substantial decrease in beneficiaries, resulting in higher costs per household and beneficiary in current figures.¹³⁰ NRGPs managed to increase its beneficiary count but remained relatively expensive per household. GASIP appeared to have experienced improvements in cost efficiency per beneficiary only due to several cancellations of funds.¹³¹

Table 7

Cost per beneficiary

						Appraisal figures		Current figures		
Project	Total project cost (USD)	Number of beneficiaries at design		Actual cost/current cost (USD)	Number of beneficiaries at completion		Cost per beneficiary (USD)-per household	Cost per beneficiary (USD)-per beneficiary	Cost per beneficiary (USD)-per household	Cost per beneficiary (USD)-per beneficiary
	At design	Households	Persons		Households	Persons	At design	At completion	At design	At completion
RTIMP	32 052 296	152 000	290 000	23 598 000	187 639	217 258	 210.87	 110.53	 125.76	 108.62
NRGP	103 553 046	45 000		103 553 046	53 072		 2 301.18	N/A	 1 951.18	N/A
RAFiP	41 855 914	10 000	100 000	13 361 000	2 630	10 519	 4 185.59	 418.56	 5 080.23	 1 270.18
REP	240 134 634	250 000	1 000 000	265 789 634	92 191		 960.54	 240.13	 2 883.03	N/A
GASIP	112 988 000	75 600	514 200	51 140 000	75 600	514 200	 1 494.55	 219.74	 676.46	 99.46
AAFORD	69 669 000	75 000	540 000	24 637 000			 928.92	 129.02	N/A	N/A
ESRF	41 563 000	25 000	50 000	41 563 000			 1 662.52	 831.26	N/A	N/A

Source: CSPE team analysis.

129. **The portfolio exhibited significant budget overruns for programme management costs, mostly exceeding IFAD's acceptable limit of 15 per cent.** Programme management costs across completed projects varied widely, with

¹²⁵ RAFiP established proper internal controls and procedures for conducting transactions, ensuring compliance and accountability in financial operations.

¹²⁶ NRGPs PCR, Interim Audit Report December 2023.

¹²⁷ RTIMP PCR, Interim Audit Report, December 2023, PPE. The gasification plant and roasters were not procured under RTIMP due to procurement delays, but these sub-programmes are now being advanced by GASIP.

¹²⁸ ESRF - SM report, November 22 and October 2023, Interim Audit Report 2023.

¹²⁹ The allocation of funds towards staff salaries rather than investment activities (e.g. marketing, processing, production) resulted in lower overall benefits to households.

¹³⁰ The efficiency appears extremely high when considering the broader reach of sensitization campaigns. However, this figure is incorrect as it includes indirect beneficiaries (radio and TV audience), which inflates the perceived efficiency.

¹³¹ The low disbursement rate led to the cancellation of the IFAD loan for second-cycle financing, reducing the programme costs and limiting the continued outreach after restructuring. The low cost per beneficiary is more reflective of underutilization of funds.

significant inefficiencies observed in several programmes. RTIMP's management costs were nearly triple the allocated amount, driven by high staff turnover and increased expenditures on vehicles and salaries, which also led to substantial financial management deficiencies and procurement delays. NRGP faced even greater inefficiencies, with management costs reaching almost 40 per cent of total IFAD funds, significantly above the planned budget, due to poor resource management¹³² and increased operational expenses.¹³³ GASIP, although low-performing overall, saw its programme management costs rise to 23 per cent, indicating inefficiencies. In contrast, RAFiP demonstrated better cost control, with management costs at 16 per cent of total expenditure, slightly above the revised estimate but still within acceptable limits.¹³⁴

130. **The ex-post economic and financial performance of closed programmes shows moderate results.** RAFiP, initially estimated to have a 17 per cent economic internal rate of return (EIRR), faced credibility issues due to unrealistic yield assumptions¹³⁵ and computational errors, with the corrected rate being in fact 13 per cent. The project's benefits were assumed but not fully realized, as actual farmer engagement was lower than projected. The RTIMP PCR did not estimate the overall economic rate of return. However, it demonstrated variable but generally positive returns, with benefit/cost ratios of 2 for cassava in the ground, 7 for sweet potatoes sold immediately, 9.4 for stored sweet potatoes and 62 for yams. GASIP's EIRR dropped from an estimated 18.6 to 15.6 per cent upon completion, reflecting the impact of unanticipated value chain changes and a significant decline in net present value. NRGP had a robust EIRR of 30 per cent and a benefit cost ratio of 1.06, indicating efficient investment in crop production despite some unquantified benefits.¹³⁶
131. **Summary. The CSPE rates efficiency as moderately unsatisfactory (3).** Despite certain successes in implementation structures and financial management, significant systemic challenges including bureaucratic delays, high staff turnover, and inadequate staffing substantially impeded overall efficiency. Timeliness and disbursement showed mixed results and financial management issues, alongside significant variations in economic efficiency, further reflected areas of underachievement. Consequently, the projects did not meet most of their targets.

E. Rural poverty impact

132. The impact criterion assesses the extent to which an intervention and/or country strategy has generated, or is expected to generate significant positive or negative, intended, or unintended higher-level effects. The assessment includes the following domains: (i) changes in incomes, assets and productive capacities; (ii) changes in social or human capital; (iii) changes in household food security and nutrition; and (iv) changes in institutions and policies.
133. For this CSPE, three projects (GASIP, REP III and RTIMP) were analysed for the impact results achieved, which drew evidence from the documentation available.

¹³² Additional issues in financial management performance included unauthorized payment of salaries and insurance that was refunded, weak oversight of the programme steering committee, MoFA, the Ministry of Finance and late submissions of withdrawal applications. AfDB came on board to pay NRGP entire staff salaries from July 2016 to December 2016 and the skeletal staff from January 2017 to March 2017. This indeed was as a result of cost overrun of the salaries and allowances category of IFAD funds.

¹³³ NRGP significantly overspent on management and coordination by 221 per cent. Increases in salaries, recruitment of additional staff, increments in vehicle and equipment costs, expansion of the target area after midterm and the renovation of the PMU office. NRGP PCR and PCR.

¹³⁴ RAFiP PCR and PCR.

¹³⁵ For example, the analysis assumed mango yields would increase by 70 per cent and okra yields by 160 per cent over three years; such a substantial increase was highly unlikely without detailed and realistic assumptions about the conditions and interventions required to achieve these yields.

¹³⁶ The economic analysis of NRGP's net present value and benefit cost ratio, while indicating positive returns, reveals concerns due to its use of constant prices (assuming an exchange rate of GHC0.93/USD for 25 years) and an unusually high discount rate, a limited projection period, and the omission of direct benefits from infrastructure, ecosystem services, and significant agricultural activities, leading to potentially understated net present value and benefit cost ratio estimates.

The impact assessment (IA) (2022) for REP III conducted by IFAD's Research and Impact Assessment (IFAD-RIA), which used a robust methodology, the endline survey for GASIP (August 2023) and the RTIMP PPE report (July 2018) were all analysed.¹³⁷ Information gleaned from these documents was complemented by primary data collected by this evaluation, and triangulated where possible.

Income and assets

134. **Overall, evidence suggest increases in incomes, albeit with some variations in the results; on-farm income increases were modest, while off-farm incomes rose due to a shift away from on-farm activities.** The results of the endline evaluation of GASIP indicated that 58.5 per cent of the smallholder beneficiaries reported the effect on the income increase as either to a "great extent" or "very much" compared to 9.5 per cent of the control group. Similarly, 15.8 per cent of the beneficiaries report "not at all" and "slight" effect on the income increase compared to 80.9 per cent of the control group. However, these gains were short-lived, and the income increase did not persist due to the inability of GASIP to put in place sustainable systems for input supply, and the substantial increase in the price of seeds and fertilizer post-COVID-19 making it difficult for the farmers to procure these inputs to have a sustained impact on rural poverty.
135. In the case of RTIMP, the survey showed that 15 per cent of the households raised their income above US\$2 per day between 2009 and 2015 compared to the target of 20 per cent, and only 1 per cent achieved an income level above US\$4 a day. However, the real income increase is much lower due to the high inflation rates during the project's lifetime (an average of 12.4 per cent inflation rate). Also, there was no control group in the survey, to be able to attribute this change to the project.
136. In the case of REP III, as per the robust RIA IA, there was a positive impact on overall household income (gross and net); in absolute terms, beneficiary households earned US\$2,089 more per year (net) compared to control households, implying a sizeable percentage increase of 50 per cent. This positive impact was mostly derived from the enhanced contribution of self-employment to total household income; the contribution increased by 18 percentage points for REP III clients compared to the comparison group.
137. The CSPE interviews revealed that the introduction of off-season vegetable growing led to women selling their produce to the local market. This income was considered significant in a period where there were limited market and labour opportunities.
138. **Where income increases occurred, they did not necessarily lead to increased profitability.** In the case of smallholders, as shown in the RTIMP PPE, as productivity increases led to more outputs and more households moving into farming, local volumes increased and prices declined, particularly in peak seasons, due to oversupply in the market. This led to an overall reduction in net incomes. For the MSMEs of REP III, the IA found this was due to a number of factors. First, there was no statistically significant impact on household annual net income from self-employment for those that already had income from this source. Second, for households involved in self-employment, the higher gross annual income from family businesses was accompanied by a significant increase in the costs of self-employment activities, keeping net household income constant. Third, there was a significant and negative impact observed in the share of income from crop activities, which dropped by 11 percentage points for beneficiaries. This means that

¹³⁷ The REP III impact evaluation was carried out by IFAD's RIA division and was based on a robust quasi-experimental methodology. The GASIP endline survey conducted by the project was a quasi-experimental design, however, the survey report did not explain how the control group was selected and how matching for the treatment and control groups was done. It is therefore difficult to state how robust the results are. The PPE benefited from data available through the Participatory Programme Impact Assessment and Learning Approach which used a household survey conducted by collecting data from beneficiary households. However, there was no comparison group in place.

the income increase was mostly caused by the shift in household income structure away from less profitable crop activities towards non-agricultural income. This combined effect suggests that while REP III boosted sales, it was not driven by the profitability of self-employment activities per se.

139. **Increases in asset ownership were limited to non-agricultural assets.** No data was collected by the endline survey on changes in asset ownership by GASIP. In the case of RTIMP, the low extent of income increase meant that there was little opportunity for households to expand their asset base and longer-term prosperity. This was confirmed during the PPE interviews, during which community members reported spending income on household items and reinvesting in their farm. Lack of capital for farm inputs and assets continued to be a major constraint to income growth. In the case of REP III, while the livestock and productive (agricultural) asset indices remained unaffected, beneficiary households reported a 55 per cent improvement in their durable asset index compared with the control group.

Human and social capital empowerment

140. **Projects contributed to building human capital through strengthening participants' skills, especially those related to financial literacy, which led to improved financial access.** All evaluated projects provided various technical and financial training, knowledge dissemination and other capacity-building activities. For MSMEs, as described in the RIA IA, participation in REP III through the capacity-building component of the programme increased the beneficiaries' ability to monitor cash flows, record financial data and follow through on loan application processes by 16 percentage points on average. The training also enhanced the likelihood of beneficiaries applying for loans by 18 percentage points and in accessing loans by 13 percentage points, compared to the control group. Training also helped create job opportunities as witnessed by a higher number of workers (hired and apprentice) engaged in self-employment. On the other hand, support for business-related skills development and advisory services was not always adequate or sufficient for start-up enterprises to go beyond survival nor for the existing ones to grow.
141. Training on the financial literacy of smallholder farmers had a minimal impact on the number of loans taken or amounts borrowed, but there was an increase in the number of individuals borrowing from formal rather than informal sources such as money lenders. At the endline of GASIP, many beneficiaries reported that their membership of VSLAs, facilitated by the project, contributed greatly to allowing them to access financial services for the first time. Similarly, RAFIP's PCR found some groups in remote, unbanked rural locations where FBOs were trained in financial literacy had started using money boxes for savings which would then be used to open group accounts in banks. However, these results for GASIP and RAFIP cannot be entirely attributed to the projects, due to the low robustness of the data collection methods.
142. **However, empowering beneficiaries through building their social capital was not achieved as expected.** As the RTIMP's PPE makes clear, the potential for empowerment through the formation of farmers' groups was not achieved as expected. Few of those met demonstrated an ongoing level of support to members, or any activities that would advocate for stronger and ongoing benefits to members. Similarly, in the case of GASIP, the smallholders and FBOs demonstrated limited knowledge of the critical areas of financial management, contracting and negotiation. In general, training activities were not followed up with adequate on-the-job training and mentoring. These results were also echoed by the COSOP 2013 completion report which found that much more needed to be done to strengthen FBOs in the context of IFAD projects to ensure their empowerment and transformation into sustainable and credible business units.

143. Similarly, in terms of social cohesion, in newly organized VCDs, trust and cooperation within market networks (farmers, VCDs, aggregators and marketers) was limited which affected market system dynamics and relationships at a deeper level. VCDs raised concerns to the CSPE team about the integrity of smallholders who apparently failed to honour the terms of their agreements (there was no formal contract), and rarely communicated early when these terms needed to change. Smallholders were said to regularly default or not meet expectations, especially when they realized others were offering higher prices.

Food security and nutrition

144. **Food security and nutrition was not among the chief issues for the Ghana portfolio.** The COSOP 2013 was largely silent on these priorities, however, COSOP 2019 gave some prominence to nutrition through its SO 1: “foster sustainable, nutrition-sensitive and resilient livelihoods”. However, its results management framework had an indicator but no targets: “# of households with access to diversified and nutritious foods”. This lack of, or limited, characterization of food security and nutrition was consequently mirrored in the projects. Four of the seven projects did not set targets for food security and nutrition in their log frames. Consequently, projects had no or limited direct food security or nutrition-related interventions, and therefore made limited or no contribution to nutrition. Further, sparse data, if any, was collected to monitor progress during implementation on these two aspects.
145. **Evidence suggests improvements in food security for some beneficiaries but limited improvement for nutrition.** The RIA IA found participation in REP III reduced the perceived food insecurity experience by 24 per cent, reflected by the drop of the share of moderately and severely food insecure households by 5 and 9 percentage points, respectively, among beneficiaries. This reduction was matched by a 14 percentage point increase in the share of food secure households. These findings suggest that programme participation helped narrow the gap between those who lacked consistent access to sufficient food and those who could afford adequate food. Furthermore, beneficiaries had a higher household dietary diversity score based on seven-days and 24-hours recall by 9 and 10 per cent, respectively.
146. GASIP had a nutrition element which focused on the provision of nutrition education to smallholder farmers, particularly women’s groups, which covered improved methods of food processing, food safety and food quality, as well as nutrition. This element of GASIP was ranked by beneficiaries to be highly effective (44.9 per cent) in improving nutrition among smallholder farmers. However, overall, the treatment effect results showed similar but no statistically significant differences in either the dietary diversity score or the likelihood of consuming different food groups; the estimated average (individual) dietary diversity score was about 4.7 (out of 9 food groups) across both GASIP and non-GASIP beneficiaries. This indicated a moderate level of dietary diversity, which was reflected in the widespread consumption of macronutrient-rich foods (particularly starchy staples), and an undesirably low intake of micronutrient-rich foods (such as vitamin A-rich fruits and vegetables).
147. Some 90 per cent of the RTIMP beneficiary households were able to feed their family, compared to 80 per cent of non-RTIMP households but there is no baseline data to compare. However, there was evidence showing that due to the lack of intervention in stimulating demand for highly nutritious products, consumption remained limited and the project missed the opportunity to largely change the malnutrition situation in rural areas. Anecdotal evidence from field work suggested there was some improvement in food security and nutrition of youth due to increased production of improved nutritional products, including potato yoghurt (potagurt), protein-fortified soy-gari, vitamin A-fortified gari and a sweet potato drink that were introduced by the project and in some cases continued after completion.

Institutions and policies

148. Overall, a number of capacity-building activities were undertaken under the portfolio and different types of institutions were capacitated including FBOs, central and decentralized government structures and the private sector.
149. **A number of new decentralized structures were established under the portfolio, but few were successful.** The RTIMP PPE showed the project established DSFs to address the supply and demand issues and assist in linking supply chain actors to the market. Where the performance of DSFs was better, it led to successful supply chain development and commercialization, resulting in greater livelihood improvements. Where the performance of these institutions was weak, investments in smallholder businesses remained limited and profits stayed in the hands of a few, thus undermining smallholder commercialization. However, in most cases (84 per cent of the districts sampled), DSFs failed to help link FBOs and processors to markets, and in 43 per cent of them they also failed to help establish sustainable and inclusive supply chains. Eventually, the DSFs were largely discontinued, apart from in a few districts.
150. District value chain committees were established by NRGp to facilitate the grassroot implementation of value chain activities. A performance assessment of the committee indicated that 60 per cent were functional, however only 6.5 per cent were rated as being “very good”. This low number also adversely affected their being federated to regional and national bodies, and therefore permit their involvement in policy dialogue and advocacy with government and bigger commercial entities.
151. REP III supported the institutional strengthening of decentralized government structures such as the Ghana Enterprise Agency and GRATIS. The sensitization of the regional coordinating council and GEA about the need to coordinate MSME development activities in their regions and to strengthen the national, regional and district institutional linkages encouraged the formation of a regional committee on MSME promotion in each region. However, this did not lead to the expected outcome of the committees taking ownership in MSME promotion, mostly because they remained largely inactive; besides occasional meetings, no concrete activities were undertaken.
152. **FBOs did not truly emerge as self-reliant, self-managed and sustainable business entities working for the benefit of their members.** An assessment of FBOs and their capacity-building, meant to ensure cohesion among groups’ members, was not considered necessary for successful linkages between FBOs and VCDs. Consequently the FBOs with adequate institutional strength were able to expand their linkages with VCDs in building good access to both input and output markets but not the others. Even then, the fact that GASIP engaged with existing small-sized FBOs (of about 20 members) that were formed as platforms for extension delivery but which had inadequate membership size and capacity meant they did not emerge as true business entities. NRGp provided training in group management, group dynamics and other areas to FBOs with the aim to graduate them to fully operational, model groups, capable of sustaining themselves in future. Towards the end of the project, only some 4 per cent of the sampled FBOs were considered fully mature, while a majority (45 per cent) were still in their formative stage of development. To consider the effectiveness of institutions in driving the success and sustainability of infrastructure projects, the NRGp observed the limited establishment of water user associations (WUAs) which highlighted significant challenges. Only 41 of the 325 targeted WUAs were formed, achieving a mere 12 per cent of the goal. This shortfall indicates a gap in community organization and capacity-building, which were essential for the effective management and maintenance of irrigation infrastructure.

153. **Some policy work was attempted at the decentralized level, however without much potential to contribute to national policy dialogue.** REP III supported the development of an MSE policy, the framework of franchising BRCs and the proposed arrangements for TSCs/RTFs based on private-public-partnerships, mainly through technical assistance; however, not all of these efforts were operationalized. In the area of policy dialogue, REP III intended to support BACs to create platforms for MSMEs to discuss policy issues affecting the establishment and growth of their business in the districts. However, the CSPE team did not find evidence that these platforms were ever created, let alone that they influenced national policy on MSMEs to address the systemic constraints facing the sector, such as rural finance, poor infrastructure and difficulties marketing. REP III encouraged local business associations to form umbrella organizations in their districts in order to have a louder voice for advocacy supporting MSMEs. However, there were limited contributions by them to lobby with the authorities to improve the policy environment in districts and in the operations of BACs and RTFs. Whilst RAFiP enabled some advances in the regulatory framework, only about a third of the licensed MFIs were providing timely and satisfactory reports, and a number of unlicensed MFIs continued to operate unchecked. The project contributed to the initial efforts to develop the Ghana National Financial Inclusion Strategy, and hosted and financed the first workshop which brought the microfinance stakeholders together. However, it did not have the expertise nor the clout to start a policy dialogue in regulatory and prudential standards.
154. **Summary.** Overall, there was modest and uneven increase in incomes; on-farm income increases were limited and off-farm incomes rose. There was a negligible increase in assets of the beneficiaries. Capacity-strengthening efforts translated into positive changes in terms of participants' improved technical and administration skills but training on financial and marketing skills was less effective. Similarly, in general, training imparted to MSMEs showed more success than with FBOs. Evidence suggests some improvement in the food security of beneficiaries but less improvement in nutrition. Finally, government institutions were strengthened and some of those supporting MSMEs showed good results, but new decentralized institutions did not perform as anticipated, and the expectations of strengthening FBOs were not completely met. **The CSPE rates impact criterion as moderately satisfactory (4).**

F. Gender equality and women's empowerment

155. This section on gender equality and women's empowerment assesses the extent to which the three main objectives of the IFAD policy on gender equality (IFAD 2012) were achieved. These objectives are: (i) promote economic empowerment; (ii) enable women and men to have equal voice and influence in rural institutions and organizations; and, (iii) achieve a more equitable balance in workloads and in the sharing of economic and social benefits.
156. **All projects achieved the planned targets for women's participation in activities** according to the PMUs' self-reported figures. The outreach of projects that show women participating in activities is presented in table 8 below. The programme reached some 417,000 women, somewhat less than 50 per cent (46.7 per cent) of the total beneficiary base of the portfolio. Some 82 per cent of the targets set for reaching women were met, which was a reasonable achievement. Nevertheless, meeting the targets did not necessarily mean that the projects were effective in promoting gender equality and women's empowerment, as analysed below.
157. **The COSOPs set a foundation with gender action plans and gender-specific activities to enhance gender equity through targeted interventions.** COSOP 2013 emphasized gender-sensitive analysis and planning, targeting rural women and youth with sex-disaggregated monitoring and periodic updates to gender

action plans. COSOP 2019, while not explicitly including gender equality, targeted women and youth aged 18-35 years, and persons with disabilities, aiming for women and youth to make up 50 per cent of beneficiaries, with dedicated gender and youth mainstreaming action plans developed for each project.¹³⁸

158. **Most projects had sex-disaggregated targets at design and their results frameworks included the requirement for reporting data** for beneficiaries or beneficiary households, as part of their monitoring. However, gender analysis and sex-disaggregated data in monitoring and adaptive management were not systematically practiced by the portfolio. In addition, there was no age-disaggregated data collected by the projects.

Table 8

Project outreach numbers and achievement rates (%)

<i>Projects</i>	<i>Women reached</i>	<i>Target achievement (%)</i>	<i>Women as a share of total beneficiaries reached (%)</i>
RTIMP	89 524	61.7	37.8
NRGP	152 796	121.3	48
RAFIP	5 260 ^a	10.5 ^b	50
REP	123 634	98.9	62.7
GASIP	31 821	73.7	31.9
ESRF	13 900	69.9	45.4
Total	416 935	81.9	46.7

Source: PCRV of NRG, PCRs for RTIMP, NRG, RAFIP and GASIP, latest logical framework updated in March 2024 for REP and latest logical framework updated in December 2023 for ESRF.

(): Achievement rate = achieved or actual number / target objective at design. AAFORD data is not included in the total.

^a Female and male outreach actuals are assumed to each be half of the total outreach actual. ^b Female and male outreach targets are assumed to each be half of the total outreach target.

159. **There were insufficient gender strategies and action plans in project design**, although COSOP 2019 emphasized the need for gender action plans (GAP). For instance, RTIMP, GASIP, REP III and AAFORD did not have a GAP. The RTIMP PPE's design called for one professional staff member to be responsible specifically for promoting gender mainstreaming and for the project to prepare a gender action plan and organize gender training for its own staff and for service providers. However, these activities were not realized during implementation, despite recommendations made in supervision reports. The absence of a well-developed gender strategy specifying measures to achieve gender targets raises questions about the programme's effectiveness in addressing gender-related goals. On the other hand, NRG developed a GAP that provided a systematic framework for addressing gender inequality and discrimination. This approach ensured that gender sensitivity and equity were integral parts of the programme.
160. **Project designs were weak in identifying context-specific needs and requirements related to other dimensions such as age**. For instance, designs did not fully take into account the differentiated access to land, soil quality, water, labour and markets for men and women, and that therefore women have differentiated needs and trait preferences for crops and varieties.¹³⁹ In particular, the marked inequality of women's access to land that was observed by the CSPE team in most FBOs seemed to be ignored by the designs. Although youth were indeed targeted by specific activities, there were no clear attempts to understand

¹³⁸ Despite the relevance of the COSOPs to youth and gender equity, except for the REP III, which had more female participants, all other projects were skewed towards male beneficiaries, with limited involvement of persons with disabilities.

¹³⁹ See for instance: FAO 2022. Evaluation of the Third Cycle of the Benefit-sharing Fund of the FAO's International Treaty for Plant Genetic Resources for Food and Agriculture: <https://www.fao.org/documents/card/en/c/cb8605en>.

the challenges from the interplay of age with other socio-economic variables when designing activities.

161. **The focus on vulnerable rural women as part of the rural financial inclusion objective of the portfolio had a positive effect on their capacities and economic empowerment.** For instance, REP III provided access to training, business development services and facilitated loans for resource-poor women. All women beneficiary groups visited by the CSPE reported that as a result of the support received, they had expanded or diversified their businesses leading to improved incomes. From those incomes, they had been able to improve their living accommodation, pay school fees and to some extent acquire household assets. The impact assessment showed participation in the programme improved the mean empowerment score of women by 15 per cent and resulted in higher empowerment scores on average relative to women in the comparison group. In addition, the intra-household inequality score decreased by 69 per cent for project participants, implying a decrease in the gender gap in empowerment at the household level.
162. Under the RTIMP, 60 per cent of the microenterprise fund was given to female individuals or groups. Rural banks also reported their preference for lending to women due to lower default rates and better loan performance, which also improved women's economic empowerment. During GASIP, the establishment of 238 community savings and loan associations promoted financial inclusion and encouraged female membership. RAFiP reported that financial literacy training improved financial literacy for both males and females by 50 per cent. Under ESRF, women beneficiaries' capacity training on financial literacy to improve the use of digital financial services resulted in their demonstrating heightened interest in using their digital cards as bank accounts.
163. **The nature of some programme activities reemphasized gender roles however, with some exceptions.** The nature of some activities selected for support, for instance, hairdressing, tailoring and soap-making in the case of REP III, reemphasized gender stereotypes. In the RTIMP, the specific focus on gari value chains was meant to include women's active participation in economic activities. ESRF included nutritional support to pregnant women and adolescent girls, training women in financial inclusion, economic empowerment and food processing and preservation. NRGP direct targeted women by selecting a value chain which intensively engaged women. As a result, 5.9 times more women received capacity-building training than the original target.¹⁴⁰ Both NRGP and ESRF had activities related to small livestock which are typically managed by women.
164. There were other activities where their participation was very limited. There was a particularly low level of women's participation within TSC apprenticeship training components since many of the trades identified were mostly male-dominated (welding, carpentry, auto works). TSCs also attributed the lack of proximity to home and care duties as a potential contributor to low levels of women's participation, especially in the absence of hostel facilities.
165. **There was mixed evidence that mechanization and infrastructure reduced women's workload.** Under RTIMP, the main actors involved in gari processing were women, therefore investments in upgrading the processing machines were of critical value to ease their workload. Interviews with most of the female beneficiaries by the PPE mission also confirmed the finding that machines developed under RTIMP (e.g. grating, roasting, pumping machines) facilitated gari processing. Training on processing also promoted good hygiene practices and women's health. However, according to the PPE, even though more income and employment were generated for women, the high processing capacity of the machines that were provided meant that they had to work harder to peel cassava to be able to meet the processing speed of the machines. Furthermore, it was

¹⁴⁰ IFAD COSOP 2019-2024.

reported that some of the processing machines were not easily used by women and further work was needed to make them more convenient for women to operate. In NRGp, the CSPE found that interventions such as the siting of boreholes that had high women's participation had reduced workloads. Similarly, under GASIP, the provision of boreholes significantly helped women by reducing their workload on conservation agriculture demo sites.

166. **There were some early indications of enabling women and men to have equal voice within households but these have yet to be consistently practiced, and have not yet influenced rural institutions and organizations.** This was positively observed through the Gender Action Learning System (GALS).¹⁴¹ GASIP beneficiaries interviewed during supervision missions reported "attitudinal changes" at the household and community levels. GALS was observed to have triggered change in social norms (women had ventured into male-dominated investment areas such as livestock production), and even decreased alcoholism and domestic violence. Other reported benefits of GALS in this project included increased women's participation in household decision-making, increased household asset-building, community-driven development and shifts in household labour burdens (with men participating and making decisions on stereotyped female roles). Furthermore, some of the women interviewed by CSPE also reported some transformational change in their financial capacity to contribute to household costs like school fees, the purchase of assets and improving living accommodation. However, this methodology was promoted only in 2 out of 80 programme districts, limiting its effect. However, although REP III included GALS at design, the methodology was not effectively implemented.
167. **A few projects claimed to have contributed to some changes in social norms affecting gender equality.** A review of the various project reports did not show any studies that document changes in social norms, attitudes and behaviours relating to gender equality. No such changes were reported under RAFIP, ESRF and RTIMP. However, NRGp made some strides forward, as for instance, its strategic engagement with cultural and social institutions led to increases in female participation, reflecting alterations in social norms. The project's success was recognized with a gender award from IFAD. According to the RIA IA of REP III, intrahousehold gender equality improved among beneficiaries, especially in the area of women's instrumental and collective agency.
168. Other positive steps to create a more enabling environment included strengthening institutions and policies to support gender equality, and ensuring partnering financial institutions were sensitized and capacitated to provide loans to women. Government officials also benefited from capacity-building which included training on GALS that would be useful in supporting the future implementation of the National Gender Policy.
169. **Summary.** The CSPE rates the GEWE criterion as **moderately satisfactory (4)**. At a strategic level, there was emphasis on strengthening institutions and mainstreaming gender through targeted interventions, which were mirrored at the project level via activities that reemphasized gender roles. Most project designs included sex-disaggregated targets, and the projects collected sex-disaggregated data. Through interventions aimed at financial inclusion, the programme delivered several activities which resulted in positive effects on the lives of women. However, projects missed out on taking account of context-specific and additional aspects (such as age) in relation to gender needs, and there were insufficient gender strategies and action plans in project designs. Four out of six projects struggled to meet their targets related to women's participation.

¹⁴¹ The GALS approach involved training GALS champions as trainers, which would lead to the active implementation of GALS in communities, and address gender roles and power relations.

G. Sustainability of benefits

170. The sustainability criterion assesses the extent to which the net benefits induced by the strategy and programme continue over time and are scaled up (or are likely to continue and scale up) by the government or other partners. It includes social, institutional, technical and economic sustainability aspects. Other specific aspects are: (i) scaling up, (ii) environment and natural resources management and climate change adaptation.

Institutional and technical sustainability

171. **The structures and institutions supporting MSMEs will face issues of sustainability.** The operations of decentralized institutions such as BACs, BRCs and RTFs/TSCs faced challenges such as weak human and management capacity, lack of funds for maintenance and operations, lack of cofunding by the district assemblies and weak mainstreaming into existing district budgeting processes, and these issues are likely to also adversely affect their sustainability. REP III took steps to integrate their infrastructures within local and national frameworks; BRCs and BACs were supported by national institutions like the GEA and GRATIS Foundation; however, the reliance on these public sector institutions with their limited resources and manpower across the large numbers of these structures, and facing capacity constraints and insufficient support, slowed the transition of responsibilities to these public institutions. Similarly, most district assemblies (DAs) did not demonstrate a capacity to meet their commitments regarding the payment of the recurrent cost of a BAC in an increasing order as expected at project appraisal.
172. As for the RTFs, their structure, ownership and governance pose a challenge for organizational sustainability. The tripartite management arrangement in place is proving to be a structural weakness. The DAs in most cases do not feel they own or have supervisory authority over the RTFs, while GRATIS in practice exercises little control over operations. None of the RTFs returned extra income over expenditure or accounted for any such revenue to the DA, GRATIS or PMU, with clear implications for viability and sustainability. While MOTI has issued a policy directive for GRATIS to take over the management and operations of the TSCs, it has yet to address the core governance and accountability issues facing the RTFs.
173. **Overall, the technical skills of smallholder farmers will be sustained and so will the group financing model, however marketing linkages and matching grants are not expected to be sustainable.** Most of the GAP-related knowledge and skills of the farmers are being sustained through the beneficiaries' on-farm practice. Also the VSLA model encouraged the inclusive participation of members which could go beyond the programme period with a possibility that more VSLAs will partner with banks and become integrated into the broader financial sector. On the other hand, whilst many of the FBOs have been registered, others still remain weak and may have a hard time continuing without project support. With regard to sustaining market linkages for the FBOs, GASIP facilitated contractual agreements with VCDs, but a large number still remains without any formal linkage. Matching grants under GASIP were meant to incentivize smallholder farmers to develop sustainable agribusinesses and to provide a risk mitigation for PFIs to lend to the agriculture sector but the CSPE did not find evidence that these were achieved, and neither have they been sustained.
174. **Evidence indicates that efforts to make FBOs emerge as sustainable community-based organizations were not adequate.** GASIP's exit strategy mainly depended on the sustained relationship between FBOs and VCDs; this relationship was not robust in most cases. The endline evaluation of GASIP indicated that there was no difference between the beneficiaries and control group in seeing increased marketing access for FBOs. Furthermore, GASIP beneficiaries were only 10 per cent more likely to have access to mechanization and other

services. In the RTIMP, while the PCR noted that the design and subsequent partnerships had taken into consideration both relevance and sustainability, the CSPE did not find evidence that the various collaborations between FBOs and the PFIs had continued beyond the project period.

175. **WUAs have empowered local communities to take charge of operations and maintenance, but the institutional sustainability of some remains a challenge.** Socially, the formation and strengthening of WUAs was crucial for ensuring community ownership and collective management of irrigation systems. These associations empowered local communities to take responsibility for the operation and maintenance of their infrastructure, fostering a sense of ownership and enhancing social cohesion.¹⁴² Despite these efforts, many WUAs still required support to fully develop their organizational abilities.¹⁴³ For instance, the effectiveness of these associations in managing water resources sustainably was often hampered by limited technical knowledge and financial resources.¹⁴⁴ Local authorities, such as MoFA and GIDA, often faced budget constraints,¹⁴⁵ leading to insufficient funds for regular maintenance and repairs, which were crucial for preserving the quality and functionality of the systems.

Socio-economic and financial sustainability

176. **To a limited extent the programme contributed to the overall sustainability of rural financial institutions although their financial sustainability is doubtful.** RAFIP's performance was mixed, with strong institutional sustainability and weak social and financial sustainability. Training and financial literacy will have some long-term effects, but the link to financial services was weak. The PFIs did not show any willingness to continue the interventions after project completion, as described in the evaluation team's interviews. Even though the trained MFIs had improved in operations, governance and profitability, the evaluation notes that the sector is still fragmented and very much dependent on the apex bodies for coordination. Some apexes improved and will sustain their revenue generation streams, but others are weaker and at risk of closing down. The CSPE team was not able to establish the existence of an exit strategy developed together with various partners including ARB and RCBs showing plans for financial service provision beyond the project period as reported by the project.
177. **The financial sustainability of structures and systems created or strengthened by the country programme for supporting MSMEs is doubtful.** The majority of RCBs remained undercapitalized and with inadequate capacity to expand or continue interventions for the long term. Hence, while they will continue to work with selected beneficiaries which meet their eligibility criteria, it will be limited. But even where the RCBs were willing to continue lending to the MSMEs, the latter were not willing to borrow at the prevailing rates and continued to expect subsidized funding. Also questionable was the use of matching grants to inculcate financial service practices, one that seemed to be across all projects. The REDF, which transitioned to the blended financing facility can only be sustained if the repayments and value can be maintained both in the short and the long term.
178. The idea of cost recovery for business development services was with a client fee revenue generation model, but the fee charged was too low, and given the type of (poor) clientele, was unrealistic. The BRCs, which were to be franchised to the private sector, were expected to operate on a cost recovery basis by serving medium and large enterprises that should be able to pay for services, whereas BACs would continue to provide subsidized services to MSMEs. However, they did not demonstrate the ability to generate revenue on their own and were always

¹⁴² NRGP PCR.

¹⁴³ CSPE meeting.

¹⁴⁴ GASIP and NRGP PCRs. For example, institutionally, the handover of irrigation schemes to the GIDA under NRGP was intended to ensure long-term sustainability but maintenance is carried out often only when needed or not at all.

¹⁴⁵ CSPE field meeting.

financially dependent on REP III and DAs for their salaries and operations. Some entrepreneurial activities which serviced a consistent demand from local communities and did not require much investment or working capital (e.g. hairdressing, repair services, catering) were likely to be sustained, even if their margin for growth was limited.

179. For RTFs, the return on investment – defined here as total revenue generated expressed as a percentage of total investment in machinery and equipment – ranged from just 3 to 5 per cent. This raises the question of whether the outputs of the RTF structure are commensurate with the level of investments that have been made.
180. **Overall, the nearly fully-subsidized supply-led approach of the programmes has poor prospects of sustainability.** Whilst the emphasis on enhancing farmers' productivity along value chains was sensible, there seemed to be a fundamental fault on value chains relying solely on certified hybrid seeds and agrochemicals when 80 per cent of farmers rely on farm-saved seeds.¹⁴⁶ Post-project, most farmers stopped using hybrid seeds as they could not afford them. As a result, most of the increase in production induced by the project could not be sustained. In addition, with only rain-fed agriculture the investment risk was also too high for farmers.¹⁴⁷ Subsidized seeds crowd out the private seed sector in Ghana, leaving out 80 per cent of farmers who are in the informal seed sector and does not build the capacity of the government in breeding and seeds development. Some of the poorer farmers resorted to buying grains as seeds, which is not recommended, and were in a worse-off situation post-project. For farmers using the farm-saved seeds from the certified soybean and cowpeas the use of these seeds is unlikely to be sustained without basic training in seed selection and management.

Infrastructure sustainability

181. **The long-term sustainability of infrastructure such as roads, which facilitate market access, is compromised by several factors including a lack of resources.** Technically, the construction of these roads was carried out effectively, often involving training local construction contractors or firms to ensure the roads met necessary standards and could support increased traffic loads.¹⁴⁸ The use of local contractors also contributed to the technical sustainability by building local capacity and expertise. On the other hand,¹⁴⁹ the abrupt termination of some programme resources and the absence of a formal exit strategy following the programme left maintenance responsibilities uncertain.¹⁵⁰ Although the department of feeder roads and DAs was tasked with maintenance, the lack of a formal handover process and unclear financial support could compromise the long-term operation and maintenance of these roads.¹⁵¹ Their ongoing functionality largely depends on the commitment and financial capabilities of local authorities, which currently seem uncertain.
182. **Sustainable agricultural productivity and community resilience depend heavily on effective production infrastructure, which is somewhat weak.** The sustainability of the established irrigation schemes, water management systems and boreholes depends heavily on the continuous technical support and training provided to local communities for effective management and maintenance. The CSPE team observed that this support was sometimes weak, leading to the

¹⁴⁶ "The informal seed sector is very significant with about 80% of the major seeds used in the country emanating from that sector". Republic of Ghana 2013. National Seed Policy. [gha169581.pdf \(fao.org\)](https://gha169581.pdf(fao.org)).

¹⁴⁷ Hybrid seeds cost 400 GHSs per kg whilst the open-pollinated varieties at the local market costs 70 CDs, and given that at least 10 kg of seeds is needed per acre, the former are relatively costly for the smallholders.

¹⁴⁸ NRGF PCR.

¹⁴⁹ CSPE observation.

¹⁵⁰ GASIP PCR.

¹⁵¹ GASIP PCR.

abandonment of some irrigation sites or their misuse by illegal gold miners. This highlights the need for stronger and more consistent technical support to ensure the long-term sustainability of these infrastructures.¹⁵²

183. **The implementation of processing and storage facilities improved post-harvest handling, but sustainability and capacity management remain challenges.** Technically, the construction of processing and storage facilities, including drying platforms, storage facilities and pack houses, has generally met required standards, involving the use of local materials and the training of local artisans to ensure proper maintenance and operation¹⁵³ and also built local capacity for ongoing technical support and maintenance.¹⁵⁴ However, the sustainability of these structures is challenged by limited capacity, as many FBOs need additional support to manage the facilities effectively. Despite handing over 13 storage facilities to DAs, the absence of secure financial mechanisms and proper O&M led to many being unused. The drying platforms constructed by GASIP and NRGIP at Tono schemes were found unsustainable by the CSPE team; NRGIP did not adequately address maintenance and proper use of these platforms, affecting their long-term sustainability.¹⁵⁵
184. **While the overall construction quality of buildings is good, signs of degradation point to the lack of maintenance and inadequate design considerations.** There are signs of degradation in the quality of 1D1F factory facilities due to these factors. Examples include impractical building layout, lack of shelter for equipment, poor lighting, exposed pumps and machinery vulnerable to theft. Additionally, factory aprons and sealed entryways were either missing or already eroded. The lack of electrical connections and backup power supply options is a critical barrier to their operationalization.¹⁵⁶

Scaling up

185. **There have been some successful cases of scaling up programme activities.** GASIP VCDs and PFIs were introduced to the Feed the Future Ghana Mobilizing Finance in Agriculture activity funded by USAID, which aims to improve access to finance for farmers and agribusinesses in Ghana. This intervention by GASIP resulted in four of GASIP's VCDs (Rujo Agric Trade, Akandem Farms, Guhoubelle Agribusiness Ventures, Agrinvest) and one PFI (Bulsa Community Bank) benefiting from a combined grant of US\$971,666 from the mobilizing finance activity. Some other examples of scaled up IFAD-financed programmes include RTIMP cassava processing activities and the FFF by the West Africa Agricultural Productivity Program, supported by the World Bank, and some of the financial products developed by RAFIP which are now used by financial institutions. REP III demonstrated an ability to scale up successful projects, largely by area expansion. Phase one of REP was implemented from 1995 to 2002 in 13 districts, the second phase (2003-2012) was implemented in 66 and the third phase (2013-2024) was scaled up to 161 districts.
186. **However overall, despite the strategic attention and scaling-up prospects, IFAD did not sufficiently leverage its approach.** Defining pathways for systematic scaling up was one of the focuses under COSOP 2019. This implied increased attention to participatory planning, testing and the design of performing monitoring and evaluation systems that generate evidence and lessons to be refined, "packaged" and effectively scaled up. However, poor M&E and inadequate documenting of KM (as discussed earlier in this report), meant that this could not happen. Except in the case of MSME training where other development partners expanded or continued with similar interventions, the CSPE did not find evidence of

¹⁵² NRGIP PCR, GASIP PCR and CSPE field visits.

¹⁵³ NRGIP PCR.

¹⁵⁴ CSPE meeting.

¹⁵⁵ NRGIP PCR.

¹⁵⁶ REP III MTR and SM report 2024.

scaled up interventions. In RAFiP, the PCR reported that some partners had taken steps to commercialize or scale up the products piloted under the challenge fund, including digital financial services by telecom companies. However, there was no evidence which made it clear that the companies were planning to undertake the scale up independently or in partnership with the financial service providers, which would be the ideal approach to ensure the supply of a diversified product range. Further, the CSPE did not find any evidence that the plans to scale up the RAFiP financial literacy model in REP III and GASIP occurred.

187. The lack of a programmatic approach also hindered scalability. The country programme seemed largely to operate only on a project basis with no clear and realistic prospect to scale up results. The three phases of the REP did not result in viable linkages into large-scale enterprises; nor did the 10-year period pave the way for demonstrable agricultural value chains and pro-poor rural financing.

Environment and natural resources management and climate change adaptation

Environment and natural resources management

188. **Projects adhered to the necessary standards for their (moderate) impacts on the environment.** For instance, ESRF was categorized as having moderate environmental impacts ("B"), with no significant environmental and natural resource degradation impacts from its activities. The construction of BRCs and 1D1F projects also categorized REP III as a category B project, necessitating an environmental and social management plan to guide risk and impact management. GASIP was designed in line with the Environmental and Social Review Policy which existed before the introduction of IFAD's Social, Environmental and Climate Assessment Procedures (SECAP) and was categorized as B, with moderate environmental impacts. NRGF collaborated with key entities such as the Environmental Protection Agency, Ghana Health Service, the Ministry of Food and Agriculture (MoFA) and others, to implement the plan. Furthermore, it secured environmental permits from the Environment Protection Agency for the construction of warehouses and pack houses.
189. **A holistic approach was taken to complement environmental protection with the provision of planting material and improved technologies.** Under ESRF, improved and climate-resilient seeds to complement good agricultural practices were provided to a few farmers to build their resilience to withstand climate variability. GASIP facilitated the planting of 20,000 trees across northern Ghana to assist smallholder farmers in the sustainable management of natural resources and young people received climate-resilient technologies such as improved seeds as part of irrigation schemes. Under NRGF, tree-planting initiatives and the protection of riverbanks enhanced natural resource management and environmental sustainability among target communities. The CSPE interviews found NRGF to have played a role in promoting climate-resilient farming practices.
190. RTIMP implemented actions to ensure the environmental sustainability of its investments in root and tuber production and processing through an intensification system of cassava production to reduce environmental degradation, use classical biological pest control, convert cassava peel into gasifiers, and train 2,832 farmers on environmental and climate change issues along with the development of local and improved varieties, corroborated during the CSPE. The RTIMP interviews indicated that there was innovation.
191. **The practice of zero tillage had contradictory implementation and mixed results.** Whilst the project promoted zero tillage to combat soil erosion and save on labour costs, it also provided tractors to some FBOs. Some farmers said this saved time and labour; others said the zero tillage did not work for them. The project did not have an assessment on the conditions (soil types, topography, land

size, crops) and farmer needs (labour allocation) within which zero tillage might work and learn options to address weaknesses.

192. **The agroforestry component of the demonstration plots did not succeed.** The large-scale production of cashew tree seedlings did not have a market. The project anticipated selling the cashew seedlings to the government's green campaign. However, the project neither made a bid nor secured a contract and did not have any other target market for the seedlings.
193. **Some practices related to waste disposal and input use caused environmental concerns.** For example, under RTIMP, increased gari processing created challenges with waste management, including effluents and increased felling of wood for fuel, especially for processors not directly targeted by the programme. Cassava peels in most areas posed serious threats to the environment because of disposal challenges. Under GASIP, the endline survey identified poor health and safety practices on the farm including poor disposal of pesticides, agrochemical and other plastic containers on farmers' fields, which presented some environmental concerns as well as health hazards. Similarly, farmers rarely used personal protection equipment when applying pesticides and fertilizers, which posed serious health hazards to them and other farm workers.
194. REP III exhibited mixed environmental impacts, with varying consequences based on the types of activities supported. While primary production activities such as mushroom cultivation, beekeeping, and small ruminant farming had minimal impacts on natural resources, there were concerns with cassava processing, soap and detergent-making, and oil palm processing which required more energy use. The predominant use of fuelwood by clients posed environmental challenges, indicating a need for sustainable energy alternatives to mitigate the impact on natural resources. Furthermore, the generation of solid and liquid wastes from these activities, often discharged without pre-treatment, raised environmental pollution concerns, particularly affecting river systems and local ecologies. The absence of conscious monitoring by REP III and weak oversight by public institutions contributed to these environmental risks. Also, where the projects resorted to one-time distribution of seeds and fertilizer, e.g. in GASIP and ESRF, adequate sustainability- building measures were not provided to beneficiaries.

Climate change adaptation

195. **Provision of weather-related information and appliances helped to pursue climate change adaption-related activities.** GASIP supported the Ghana Meteorological Agency with 12 automated weather stations equipped with 194 rain gauges for collection, analysis and the daily transmission of weather information. Around 3,132 farmers have been receiving weather information messages coupled with extension advice, helping reduce their vulnerability to climate change risks and facilitating the adoption of mitigation measures based on the extension information received. Farmers with whom the evaluation team interacted confirmed the benefits that they had received in accessing real-time automatic weather information. Under RTIMP, the provision of chimneys and improved stoves in constructing the processing units at GPCs controlled smoke and heat from the roasting units. The GPCs used less fuelwood compared to traditional methods of processing.
196. **The projects' implementation of good agricultural practices (GAPs), conservation agriculture and climate-smart agriculture contributed to better resilience.** For instance, as the GASIP endline survey indicated, 97 per cent of beneficiaries adopted more sustainable agronomic practices, especially row planting; 67 per cent were better able to use production inputs and improved varieties; 61 per cent adopted integrated pest management and 62.4 per cent adopted climate-smart agricultural practices. The endline survey showed that a majority of beneficiaries (92.9 per cent) confirmed that the various types of

capacity-building and training helped them cope with the variability in climate. Under RTIMP, as in the PPE, FFFs were successful in orientating farmers towards environmental concerns, particularly water-saving and improved soil management. Farmers were educated on the significance of soil cover and received training on constructing and maintaining fire belts around the demonstration field, which had helped in the prevention of bushfires.

197. **Some crop diversification also took place that helped build beneficiary resilience.** For instance, some of the GASIP beneficiaries described how they had moved from monocropping to mixed cropping to ensure agricultural diversification; farmers were trained to diversify their production by incorporating high-value crops, rotational cropping systems and conservation agriculture. This diversification not only helped to reduce the risk of crop failure but also enhanced farmers' resilience to climate change and market fluctuations. It also promoted the efficient use of land, resulting in better farm productivity and income. Some farmers also practiced crop rotation in order to improve soil nutrients.
198. **Projects lacked a sound agrobiodiversity component, particularly needed for climate change mitigation and adaptation.** IFAD's blanket distribution of certified seed and agrochemicals, tends to have a "blind spot" about farmers' seed systems and the vital importance of intraspecies diversity. Its lack of awareness and measures ensuring how hybrid seeds should complement but not displace local varieties, an important part of farmers' livelihoods and climate resilience, are not in coherence with the Green Climate Fund and the Global Environmental Facility, and the past and current Global Biodiversity Framework.¹⁵⁷
199. **Summary. The CSPE rates sustainability and scaling up as moderately unsatisfactory (3).** In terms of institutional and technical sustainability, the technical skills of FBOs and also the group financing model will be sustained. The programme-supported MFIs and the apexes have improved in operations, governance and profitability and these changes should endure. However, there are issues about how lasting other investments will be, including the decentralized service delivery model for enterprises, FBOs as sustainable community-based organizations, WUAs, the financial sustainability of rural financial institutions, the almost fully-subsidized supply-led approach and market access-related infrastructure. There were some cases of IFAD-supported projects increasing scale, but given the broad potential for scaling up, and especially in view of the large diversity and scale of its activities in Ghana, the scaling up that resulted was inadequate. There was also a lack of evidence to demonstrate whether and to what extent activities had been scaled up.
200. **Summary. Natural resource management and climate change adaptation are rated as moderately satisfactory (4).** The performance was mixed; on one hand, several activities were undertaken, inputs provided and infrastructure constructed with a focus on improving the climate resilience of beneficiaries, and on the other, some practices were actually detrimental to the environment and there was a lack of a sound agrobiodiversity approach for agricultural inputs.

H. Overall country strategy achievement

201. The overarching objective of the IFAD county programme in Ghana over the period 2013 to 2024 was to enhance the incomes of the rural poor through remunerative and resilient livelihoods. This was intended to be achieved through increased agricultural productivity, resilience and enhanced market access on one hand, and development and strengthening profitable and sustainable rural enterprises on the other.
202. Based on the evidence gathered by the CSPE team and presented earlier, outcomes related to agricultural productivity and production were achieved based

¹⁵⁷ CBD 2023. Global Biodiversity Framework. [15/4. Kunming-Montreal Global Biodiversity Framework \(cbd.int\)](https://www.cbd.int/gbiframework/).

on a mix of providing beneficiaries with: seeds and agrochemicals; training to build their capacity for increased and sustainable production; and building productive and market access-related infrastructure for post-harvest management and physical connectivity to markets, the quality of which was good. Also, MSMEs in the non-farm sector that were supported with business development services and by facilitating linkages with the financial sector to access business credit in general performed well, and the programme's support to enterprises created some employment opportunities, including for vulnerable groups.

203. However, clearly, there was little success obtained with creating effective market linkages and access for FBOs, an essential condition for increasing and sustaining smallholder incomes. Similarly, growth opportunities for MSMEs was limited. Attempts to facilitate financial inclusion for smallholders and rural and agricultural MSMEs were poor, the sustainability of several activities and the established infrastructure is quite weak and the efficiency of operations was low. **Based on the analysis presented above, on balance, the overall performance of the Ghana country strategy and programme has been moderate (rated at 3.5).**

Table 9

CSPE ratings

Evaluation criteria	Current ratings	CPE 2012 ratings
○ Relevance	4	4
○ Coherence	4	n/a
○ Knowledge management	3	3
○ Partnership development	4	4
○ Policy engagement	3	4
○ Effectiveness	4	4
○ Innovation	3	4**
○ Efficiency	3	3
○ Rural poverty impact	4	4
○ Gender equality and women's empowerment	4	4
○ Sustainability of benefits	3	4
○ Natural resource management and climate change adaptation	4	3
○ Scaling up	3	4
Overall achievement*	3.54	3.75

(*) Average of all scores.

(**) Innovation was rated together with scaling up.

IV. Performance of partners

A. IFAD

204. **IFAD was considered as a strategic partner of the government.** IFAD demonstrated partnership-building efforts through strategic collaborations with three key ministries—MoFA, MoFEP, and MoTI—resulting in strong governmental commitments and closer alignment with national priorities to reduce rural poverty. The alignment of its programmes with national policies ensured that its efforts were broadly relevant. Moreover, IFAD's responsiveness to crises, such as the COVID-19 pandemic, through initiatives like AAFORD and ESRF, underscored its agility and commitment. Although the outcomes of these initiatives varied, this strategic alignment highlighted IFAD's attempts to meet the evolving needs of the government. The transition in project focus from sector-specific initiatives to those with a national scope, such as shifting from RTIMP and NRGP to REP III and GASIP, also demonstrated IFAD's flexibility. This adaptability aligned with government priorities, including youth empowerment, rural industrialization, and private sector participation, showcasing IFAD's ability to adjust its strategies in response to national development goals.
205. **However, the IFAD Country Office faced significant challenges leading to complex management and oversight.** The office had a small staff of five, including one international staff, one national professional staff, one national general service staff on an IFAD contract, and two under hosting agency contracts, supported by the regional technical team and HQ. Since 2011, four different country directors with varying service lengths have been in post and variability in IFAD oversight approaches also contributed to inconsistent leadership in programme implementation. Political influences and changes in government occasionally added additional layers of complexity in managing the portfolio.
206. In addition, the ICO experienced a high turnover of financial management staff, leading to significant inconsistencies and gaps in financial oversight, which were exacerbated during the COVID-19 pandemic.¹⁵⁸ There were instances where no-objection feedback was granted for direct payments, despite inadequate supporting documentation, such as insufficient beneficiary distribution lists, leading to the risk of unrecorded ineligible expenditures. The ICO did not ensure well-planned programme procurement timing, resulting in some unfavourable conditions. Delays in preparing essential infrastructure, such as transformers and site readiness, resulted in goods being stored in inadequate conditions, compromising their useful life. IT equipment and vehicles were also stored for over nine months due to delays in completing the necessary facilities, further impacting the efficiency of operations. Additionally, contracts with implementing partners lacked essential elements like precise reporting requirements, causing a lack of progress reports and delayed execution of activity.¹⁵⁹
207. **IFAD could have improved its programme designs by focusing more on a sound needs assessment, demand and supply analysis, feasibility studies and using knowledge and lessons from its projects.** Almost all the projects faced several design issues. One recurring issue observed in closed projects was an underestimation of the complexity involved in implementing market-oriented approaches and developing value chains, which often led to unrealistic expectations regarding the capabilities of local institutions and communities. For example, RTIMP struggled with the lack of business and marketing skills among MoFA staff, while GASIP's ambitious design did not consider the practical realities on the ground, especially in terms of developing the capacity of FBOs and the willingness of private financial institutions to lend to smallholders.¹⁶⁰ The lack of clarity in

¹⁵⁸ Audit of the Supervision of the Country Programme in Ghana 2023.

¹⁵⁹ Country Office Audit 2015, and Audit of the Supervision of the Country Programme in Ghana 2023.

¹⁶⁰ RTIMP PPE and GASIP PCR.

RAFiP's target group definition and the absence of specific targeting mechanisms highlighted the difficulties in ensuring that the intended beneficiaries actually received programme benefits.¹⁶¹ Also, NRGp design did not examine the availability of experienced value chain specialists and private sector actors and assumed that project units would be able to manage the transition independently towards a new market-oriented project approach. A key learning not sufficiently integrated in new project designs was the use of knowledge and lessons from previous projects.

208. **Although supervision missions helped identify and address early issues, inherent issues such as design flaws, financial mismanagement and inadequate reporting continued to affect programmes.** Regular supervision missions and implementation support missions were critical in identifying and mitigating some issues early, ensuring that programme activities remained aligned with goals despite any difficulties. For example, RAFiP and GASiP benefited from additional support due to a "problem programme" status, while RTIMP saw an intensification of technical support midway through the programme lifecycle. However, most projects still struggled with inherent design and execution challenges as indicated earlier. Similar issues, along with persistent problems in financial management and M&E, were observed.¹⁶² Missions sometimes posed challenges such as bias and new or lack of adequate experience among consultants, which affected the quality of oversight.¹⁶³
209. Despite receiving various training on data management, gender responsiveness, financial literacy, MSME development and M&E systems through different projects to enhance staff capabilities,¹⁶⁴ the PMU continued to face challenges in financial management, asset control and compliance with environmental and social standards. The audit also highlighted the need for better value-for-money assessments and compliance with environmental and social management plans, which were either not prepared or implemented incorrectly.
210. **Capacity-building was a critical factor of IFAD's support, enhancing the skills and capabilities of programme staff and implementing agencies.** While capacity-building efforts were mostly provided, there were instances where the scope and reach of these initiatives could have been broader.¹⁶⁵ Another critical aspect which required attention was the need for a stronger emphasis on continuous capacity development rather than relying on one-off training sessions for either service providers or beneficiaries.¹⁶⁶ The continuous capacity development would have ensured that beneficiaries could adapt to new challenges and technologies over time, maintaining the relevance and effectiveness of their skills. For example, continuous training in financial management practices and the use of modern accounting software would have helped rural financial institutions stay updated with best practices and improve their operational efficiency (e.g. RAFiP, REP III).
211. **IFAD missed the opportunity to secure cofinancing and maximize partnership potential.** Cofinancing and international partnerships were crucial for the execution and success of these programmes. However, reliance on external

¹⁶¹ RAFiP PCRV and PCR.

¹⁶² GASiP MTR and REP SM Report 2024.

¹⁶³ CSPE team virtual meetings.

¹⁶⁴ Supervision reports GASiP, RAFiP and NRGp. A three-day M&E training workshop was organized for 12 GASiP staff and three MOFA staff to kick-start the development of the GASiP M&E system and manual. Similarly, under RAFiP, the M&E Officer received training in SME development and management, and four RAFiP support staff were sponsored for knowledge and skills-based training. Under NRGp, all PMU specialists were trained in gender-responsive skills to integrate gender considerations into programme components.

¹⁶⁵ For example, in the GASiP programme, training sessions targeted agricultural officers, extension agents and farmers, promoting climate-smart agriculture and efficient water use. However, the reach of these initiatives did not always extend to the most remote and underserved areas. In REP III, there were gaps in training reaching all relevant stakeholders, particularly women and youth in the most disadvantaged regions.

¹⁶⁶ In projects such as AAFORD and ESRF, capacity-building activities were focused on enhancing digital skills and COVID-19 management. While these sessions were beneficial, the sustainability of their impact could be improved through ongoing support and follow-up training.

funding sources posed significant challenges. The unexpected withdrawal of support required IFAD to step in and cover funding gaps. Programmes like AAFORD attempted to secure additional cofinancing from sources such as the EU, GCF, AfDB, Agri-Business Capital, and the Global Environment Facility but faced difficulties, leading to necessary programme redesigns and more feasible cofinancing structures. Anticipated funding from the World Bank and AfDB did not materialize, and due to reduced financing and initial delays, some activities had to be truncated, limiting the programme's full potential.¹⁶⁷ Withdrawal of commitments from some development partners, including IFAD, was due to delays in disbursement and governmental deferrals, causing cofinancing partners to reallocate funds. For instance, GCF redirected their funds to another programme due to delays in AAFORD's implementation, and AGRA's management change led to fund reallocation.¹⁶⁸ Additionally, GASIP's low initial disbursement rate resulted in the cancellation of the IFAD loan for the second cycle.¹⁶⁹

212. IFAD missed the opportunity to leverage its partnerships to address broader cross-cutting issues such as gender equality, youth empowerment and climate resilience by not engaging relevant ministries and stakeholders in these areas. This gap limited the potential to create more comprehensive and sustainable rural development programmes. Moreover, the limited strategic engagement at the United Nations and RBA levels, particularly in integrating technical skills related to critical cross-sectional aspects, curtailed the potential for broader systemic change.
213. **Overall IFAD performance. The performance of IFAD in Ghana is rated as moderately unsatisfactory (3).** Despite programme designs demonstrating clear alignment with national policies, and adaptability to crises like COVID-19, the overall performance was hindered by notable challenges leading to operational inefficiencies. These include weak or ambitious designs, high staff turnover, especially in financial management, poor internal controls, improbable and occasionally unrealistic programme objectives, and reliance on cofinancing which sometimes failed to materialize as planned.

B. Government performance

214. **Government ownership was hindered by political changes and funding issues.** The country programme was exemplified by direct financial contributions, tax benefits and in-kind support, which played an important role in fostering a sense of commitment and responsibility from the government for its success. Such contributions not only demonstrated the government's vested interest but also significantly influenced the effectiveness of these initiatives. The decentralization policy adopted by Ghana in 2013 also enabled certain programme activities to be directly managed by government staff at the decentralized level.¹⁷⁰ Nonetheless, the challenges noted below under counterpart funding, procurement and M&E emerged as critical factors affecting programme outcomes and to some extent posed challenges to decentralized resources and staffing. The CSPE noted that changes in political agendas played a role in IFAD programmes in Ghana, often affecting their implementation and outcomes.¹⁷¹ These issues led to funding shortfalls, execution delays and sustainability concerns, highlighting a need for enhanced government commitment and timeliness in financial disbursements.

¹⁶⁷ RAFiP PCR.

¹⁶⁸ CSPE meeting.

¹⁶⁹ GASIP PCR, SM reports.

¹⁷⁰ The biggest challenges were the central government's right to appoint 30 per cent of district assembly members and the existence of a non-transparent and discordant intergovernmental fiscal transfer system.

¹⁷¹ CSPE virtual meetings. Decisions influenced by political agendas sometimes redirected programme focus and resources, as seen in the REP III and GASIP programmes. For instance, government policy changes led to shifts in financing distribution and strategic interventions, occasionally resulting in elite capture of value chain drivers and delays in programme ratification and implementation. Moreover, the political environment created challenges in maintaining programme continuity and effectiveness, including delays caused by changes in government and preferences.

215. **The performance of decentralized offices and staff across the various programmes was marked by a combination of both strengths and staffing and structural challenges.** Decentralized offices, including district and zonal units, played a critical role in implementing programme activities and ensuring close supervision and guidance. However, some projects faced persistent challenges that hindered the full potential of decentralized structures. Delays in setting up functional systems and recruiting adequate staff often hampered effectiveness. Under GASIP and ESRF, slow progress in staffing and system development affected the overall performance and efficiency of local offices. In several instances, the CSPE team observed that the frequent transfers of government civil servants and coordination issues between different government bodies resulted in a significant loss of institutional memory.¹⁷² Specifically, in decentralized structures, a notable structural weakness was identified between the ministry of local government and the decentralized MoFA staff which often disrupted the seamless implementation of various operational activities, undermining overall programme efficiency.¹⁷³
216. **Insufficient and delayed counterpart funding undermined the government's fiduciary responsibility,** which was essential for fostering a sense of ownership and commitment.¹⁷⁴ However, this funding was often characterized by delays and insufficient contributions. Despite the commitments made at the start of these projects, actual disbursements often fell short, causing significant implementation delays and financial strain. For example, RTIMP and RAFiP both experienced delays in receiving the necessary funds, which affected their ability to achieve key deliverables and forced them to rely on donor funds for staff salaries and operational costs.¹⁷⁵ Similarly, GASIP and NRGp faced substantial gaps between budgeted and actual government contributions, with GASIP receiving only 50 per cent of its committed funds by 2022. REP III faced implementation issues due to a lack of cash contributions post-2021. The persistent delays and insufficient counterpart funding undermined the effectiveness of the overall portfolio.
217. **Inconsistencies and delays persist across Ghana's portfolio despite advances in national procurement systems.** Some improvements in national procurement systems are reported in COSOP 2019, where the government automated procurement implementation processes and approvals and linked procurement planning and implementation to budget planning. However, procurement processes differed across the portfolio. For instance, RTIMP encountered significant delays and fiduciary challenges, affecting the programme's progress and leading to the cancellation of the OPEC Fund for International Development funding due to procurement problems.¹⁷⁶ NRGp faced instances of procurement without prior approval due to urgent agricultural timelines, but maintained good compliance with IFAD and AfDB requirements, despite bureaucratic delays in staffing.¹⁷⁷ GASIP's procurement was with consistent staffing and no significant time slippages impacting procurement objectives, despite some issues in documentation¹⁷⁸ and contract management.¹⁷⁹ RAFiP experienced delays

¹⁷² As seen in the NRGp and RTIMP. This partly affected the CSPE team at the time of conducting its field assignment.

¹⁷³ The dual accountability structure, where MoFA staff report to both the Ministry of Local Government (administratively) and the Ministry of Food and Agriculture, often results in bureaucratic inefficiencies and delays in fund allocation. This structural challenge can significantly impact the timely implementation of agricultural activities at the local level.

¹⁷⁴ Under GASIP, the government achieved 50 per cent of its counterpart funding commitment, 60 per cent under RTIMP, 27 per cent under NRGp and 9 per cent at the midterm review for RAFiP.

¹⁷⁵ RTIMP and RAFiP PCR. On RTIMP, as a result of the government's delay in paying counterpart funding staff salaries had to be sourced 100 per cent from IFAD funds. On RAFiP, at MTR a number of changes made to the financing plan reduced the total package to US\$19.5 million. The package had to be further reduced by IFAD, by US\$3 million, due to the project's failure to reach one of the four 'trigger points' identified during the MTR.

¹⁷⁶ RTIMP PPE.

¹⁷⁷ The programme procured consulting services without obtaining IFAD no-objection. A retrospective no-objection was obtained after the assignment. The consultant (CA consultant) had to start work before approval because of the strict time nature of agricultural production in the NRGp areas. NRGp PCR/PCR.

¹⁷⁸ Sometimes submitted late for no-objection of IFAD and/or of poor quality and with unrealistic targets.

¹⁷⁹ GASIP PCR.

due to the absence of procurement guidelines for its Challenge Fund grant activities, requiring a shift to competitive bidding.¹⁸⁰ AAFORD managed its procurement processes effectively, although there were areas for improvement in value for money. REP III's procurement needed additional capacity to handle procurement activities; the programme emphasized the need to improve the evaluation of consulting services proposals. ESRF faced challenges in documentation and contract management, with less than 50 per cent of planned activities completed, indicating a need for process improvements.¹⁸¹

218. **The PMUs faced a variety of challenges and opportunities in their structure and operations.** The PMUs operated with a semi-autonomous model that integrated centralized oversight with decentralized execution, aiming to align with national policies and promote local ownership. This approach ensured that programmes remained relevant, effective and sustainable. However, the complexity of coordination and variability in local capacities led to inefficiencies and uneven implementation. Challenges such as high staff turnover, weak leadership, inadequate human resource management and poor financial controls were pervasive. Each ministry faced specific issues: MOFA's programmes suffered from staffing and logistical problems,¹⁸² MOFEP's programmes struggled with funding constraints and financial mismanagement,¹⁸³ and MOTI's REP III programme dealt with weak regional collaboration and delayed implementation.¹⁸⁴ Originally, projects were managed within ministries, but due to bureaucratic delays, separate PMUs were established, staffed by career professionals to improve implementation efficiency. While this shift allowed for better recruitment quality and technical skills adaptation, the influence of ministerial preferences persisted. Projects like GASIP and ESRF were impacted by these recruitment issues, whereas long-standing PMUs managing REP faced criticism for slow implementation and insufficient technical skills.
219. **Efforts were made to address procurement and financial management challenges in the PMUs' fulfilment of their fiduciary responsibilities.** For instance in NRGP, the main factors contributing to low procurement and disbursement performance were addressed, including the timely formulation of the annual work plan and budgets. However, the need for rigorous conditions on government releases to avoid non-compliance was highlighted.¹⁸⁵ In RTIMP, the programme minimized the use of external consultants and maximized the use of expertise within the PCO and staff from implementing partners, leading to savings on the costs associated with supervision, advertisements and consultancy.¹⁸⁶ GASIP's PMU was urged to ensure full compliance with loan covenants, especially given the absence of tax exemptions and the need for the timely submission of annual work plans and budgets. ESRF faced challenges documenting the total government counterpart funding actually mobilized and in recording the financial performance from other financiers, particularly the cash-based transfers implemented by WFP.¹⁸⁷ This affected the accuracy and completeness of records.
220. **M&E systems were not adequately developed or maintained, leading to issues in tracking progress and making informed decisions.** The shared responsibility between the government and IFAD in M&E led to considerable shortcomings, although there were some successes across the portfolio. Most projects established M&E frameworks and plans, intending to provide systematic data collection and analysis. However, the execution phase repeatedly encountered

¹⁸⁰ RAFiP PCR.

¹⁸¹ AAFORD, REP and ESRF SM.

¹⁸² RTIMP, NRGP, GASIP, PCRS, ESRF SM reports.

¹⁸³ RAFiP PCR.

¹⁸⁴ REP MTR, SM reports.

¹⁸⁵ NRGP PCR.

¹⁸⁶ RTIMP PCR.

¹⁸⁷ GASIP PCR, and ESRF SM.

significant delays and challenges. For example, NRGp faced early setbacks due to delays in the baseline study and M&E software development, while GASIP struggled with staffing issues and slow progress in operationalizing its M&E framework. These kinds of early challenges affected the programmes' ability to monitor progress effectively and make timely adjustments based on data insights.

221. Despite these initial hurdles, there were notable improvements and adaptations in the M&E systems over time. REP III demonstrated proactive measures by conducting annual outcome surveys and upgrading its geographic information system (GIS) to enhance data analytics and quality. Similarly, NRGp eventually improved its M&E capabilities with the development of simplified data collection formats and a participatory outcome evaluation. Programmes like RAFiP and RTIMP also showed efforts to streamline M&E processes by recruiting specialized staff and enhancing data collection methods. However, the consistency and completeness of information remained a challenge across the portfolio, often due to inadequate integration of M&E data into the decision-making process and resource allocation.
222. **Timeliness and utilization of M&E data were other critical aspects where performance varied.** As indicated above, while some programmes managed to adhere to their M&E timelines, including MTRs and PCRs, others frequently fell behind schedule.¹⁸⁸ This inconsistency affected the reliability and usefulness of the data collected. For instance, ESRF's M&E system was rated moderately unsatisfactory due to delays in system development and data entry backlogs. Additionally, the use of M&E data for decision-making and resource allocation was not consistently achieved,¹⁸⁹ leading to missed opportunities for informed programme adjustments and improved outcomes.
223. **Overall government performance. The government's performance is rated as moderately unsatisfactory (3).** Efforts in financial support and decentralization showed commitment, but issues such as funding shortfalls, execution delays, political interference and frequent staff transfers disrupted implementation. There were instances of successful stakeholder involvement, capacity-building, and procurement improvements. However, inconsistent system setup and inadequate monitoring and evaluation (M&E) frameworks often hindered progress. Despite these obstacles, some programmes managed to make meaningful strides, but overall, the shortcomings in timely issue resolution, planning, and resource allocation resulted in notable gaps in achieving programme objectives.

¹⁸⁸ For example, the establishment of the M&E system was slow due to staffing issues, and the M&E manual and operational plan were not fully developed, impacting the timely implementation of a web-based M&E system. GASIP MTR and SM reports.

¹⁸⁹ The audit found that contracts with implementing partners lacked detailed periodic reporting requirements, which hindered the effective monitoring of programme progress and deliverables. This resulted in significant funds being tied up with implementing partners without material progress in execution.

V. Conclusions and recommendations

I. Conclusions

224. During the period of this evaluation, Ghana, after experiencing a high GDP growth rate and poverty reduction (in 2017), saw a pronounced macroeconomic crisis with a decline of the GDP growth rate and reversal of progress on poverty (in 2022). Agriculture was the mainstay of the economy especially in rural areas, employing 71 per cent of the rural populace, who were especially vulnerable to climate change effects. Hence, the government's focus was on enabling poor rural people to increase their incomes, driven by modernizing agriculture, coupled with sustainable resource management and the amplification of the private sector's competitiveness.
225. **Evolving in this overall context, the IFAD country programme was solidly aligned with the priorities of the government and IFAD's strategic framework. However, it did not deliver effective pathways towards effective pro-poor investments.** IFAD's strategic objectives were highly relevant to the government's plans for agricultural growth and enabling the rural poor to increase their productivity and income. Nevertheless, with the combined 10-year time span and a total US\$628 million investments, IFAD did not fully leverage its institutional capacity for programme development and strategic partnership with the government. Without viable business models,¹⁹⁰ IFAD was not able to significantly leverage its long-term partnership to assist the government in related cofinancing and the mobilization of public funds to attract private investments for poor rural people. The COSOPs had not adequately provided the ways and means to achieve the intended strategic objectives, and there was no purposive charting of milestones and measured progress to meet them. In addition, rather than taking a programmatic approach, the focus was on individual projects and lacked the strategic orientation for a cumulative progression towards an explicit and measurable programme ambition.
226. **The development and provision of financial services for the value chains and MSMEs were conceptually and operationally fragmented, lacking strategic focus to push the frontiers of inclusive rural finance forward.** Despite having a comparative advantage, IFAD missed great opportunities. For a country that is a net importer of food and where the agrifood processing industry is limited and underdeveloped, IFAD did not have a holistic overview of a value chain. Crucially, IFAD lacked focus and the intention to integrate its investments to add value and manage risks for the rural poor. The MSMEs tended to be stand-alone without clear prospects for value addition and growth whilst the value chains were highly limited to production with no specific line of sight to the mid to downstream parts of the chain. For instance, IFAD's clustering was mainly limited to fresh produce rather than the clustering of the MSMEs for value added. Loan amounts offered to MSMEs were not always sufficient for beneficiaries to achieve their commercial objectives and clear attention to the development and delivery of crop production loans was somewhat lacking.
227. **IFAD's targeting and capacity-building of resource-poor smallholder farmers was generally sound but not adequately responsive to the specific needs of different target groups.** IFAD's selection criteria focused on the poorest regions of the country, the average land size of smallholder farmers and

¹⁹⁰ The business model defines IFAD's value proposition and corresponding investment strategy. The business model guides how IFAD's investments will contribute to reducing rural poverty by enabling the poor to access financial resources and participate in rural value chains that are climate resilient. The business model needs the corresponding technically and financially sound structures and operations, which concretely link IFAD's investment in supply-side increased productivity to specific market demands and the corresponding requirements for quality, quantity, timeliness and price points.

the participation of 40 per cent women, which made a promising difference in reaching the poor and women. However, the targeting of poor and vulnerable people was not always informed by an understanding of their specific strengths, needs and preferences. For instance, IFAD's offer of a single crop variety did not match the highly diverse agroecology, market demand and the households' labour allocation. Moreover, IFAD did not systematically address social differentiation, particularly between gender, age, disabilities and different levels of access to productive resources such as land. The capacity-building of the FBOs mainly focused on the initial organizational formation but did not sufficiently address leadership and was not consistent about gender relations. In terms of geographic scope, there was insufficient attention on the trade-off between providing sufficient support and reaching large numbers of people, particularly over dispersed geographies or across multiple sectors.

228. **The overall effect of the country programme on beneficiary incomes was nuanced.** The supply of credits and agricultural inputs, together with technical and entrepreneurial training resulted in increases in productivity and income. However, many of these investments were not sustainable; most smallholder farmers stopped using the certified seeds once the free supplies ended. Incomes rose but not necessarily profitability, because there was lack of emphasis on creating better input and output market opportunities for MSMEs to reduce the costs of doing business and maximize sales revenue. More attention could have been paid to the trade-off between providing sufficient support to increase incomes and reaching large numbers of people, particularly over dispersed geographies or across multiple sectors. IFAD's investments largely centred on input provision for production, rather than localizing value addition which would have increased incomes. The cassava processing for gari was an exception, but was uncompetitive in an already saturated market.
229. **IFAD did not sufficiently leverage its non-lending operations for more technically and financially robust interventions, wider reach and effective policy engagement.** IFAD's strategic objectives were quite complex and required significant thematic expertise such as on crop varietal and seed management, pro-poor value chain operations, inclusive rural finance, entrepreneurial activities and climate change adaptations. The lack of a clear-cut knowledge management strategy at both country, programme and project level (for some projects at least) meant that IFAD could not systematically leverage its context-specific knowledge (implicit and explicit) on designing projects, support their implementation and ensure effective learning within the programme. In addition, policy engagement processes were not strong enough to trigger critical policy changes, even in areas such as inclusive rural finance where IFAD had long-standing experience in Ghana. IFAD has yet to optimally build partnerships with organizations who were working in similar thematic and geographic areas.
230. **The success of IFAD's programme was hindered by persistent and systemic inefficiencies and weak accountability.** Enhancing the overall effectiveness of IFAD's programmes in Ghana depended on addressing inefficiencies that hindered operational success, as the programme often faced persistent shortfalls such as weak M&E, bureaucratic processes and procurement delays, failing to meet key efficiency performance targets related to management costs and economic internal return rate. Additionally, in some instances, resources were dispersed too thinly across the country, which frequently resulted in inefficient interventions that failed to deliver good value for money. This widespread allocation of resources diluted the impact of some investments, making it challenging to achieve significant, measurable outcomes. As a result, the programme did not fully capitalize on its potential benefits, reducing its efficiency and hence its overall effectiveness.

231. **Despite aligning with Ghana's priorities and achieving early successes, IFAD's investments lacked adequate sustainability.** The quality of infrastructure was good overall, which contributed to their initial effectiveness immediately after programme completion. The capacity-building in good agricultural practices and climate-smart agriculture were being practiced and will be likely sustained. However, decentralized institutions like BACs, BRCs and RTFs face challenges such as weak management, insufficient funds, and lack of district assembly co-funding, which undermines sustainability. The tripartite management of RTFs led to unclear ownership and financial issues. Rural financial institutions and MSME support structures struggled with weak financial sustainability and dependency on external funding. IFAD's programmes did not result in a significant number of viable small-to-medium value chains and rural enterprises, nor did any of them show the potential to develop into large scale and/or flagship enterprises. A well-sequenced approach for intensive and continuous support to start-up enterprises was absent. Moreover, the inconsistencies and poor implementation of credit payment schemes drained IFAD's investments and did not present convincing models to potential investors that could have ensured sustainability.

B. Recommendations

232. **Recommendation 1: Develop the next COSOP with an explicit strategic orientation for business models to reach IFAD target groups, with clear impact pathways and measurable targets.** Following discussions between the Government of Ghana and IFAD to secure a loan programme, investments should be pursued and developed in an integrated manner, building on the complementarities between sustainable MSMEs and climate-resilient value chains, with clear pathways and measurable results that can lead to attainment of the COSOP's strategic objectives. Support to MSMEs should be linked to growing value chains to enable them to access more profitable higher-value markets. Furthermore, the agricultural commodities supported should have clear links to wider value chains that the Government has identified as drivers of national development and growth. For instance, the new COSOP should consider more strategic, higher-value investments that will help build Ghana's underdeveloped agrifood processing and seed sectors. Moreover, business models should guide business plans that are technically and financially sound, informed by feasibility and market studies. All these should be framed in the COSOP as part of a comprehensive resilience-building approach demonstrating that the realities of climate mitigation and adaptation have been fully embraced.
233. **Recommendation 2: Further expand partnerships with the private sector and other development actors supporting pro-poor-oriented rural enterprises and value chains.** The expanded partnerships should support and/or complement IFAD's investments and capacity-building interventions. Partnerships should foster a matching demand-driven market orientation that informs supply-driven production. This means that any capacity-building that supports farmers will be directed towards specific market demands to meet standards for quality, quantity and timeliness. This workstream also entails identifying relevant private actors and encouraging partnerships between them and smallholder FBOs, considering medium- to long-term perspectives. Furthermore, IFAD should bolster partnerships and improve knowledge-sharing with other organizations engaged in supporting climate-smart agriculture and pro-poor value chains in Ghana. This will help leverage additional funding, ensure learning among actors and promote complementarities and synergies in line with areas of technical expertise and the coverage of IFAD's supported programme.
234. **Recommendation 3: Strengthen the targeting strategy by being more responsive to the needs and choices of target groups and more systematic in geographic scope.** IFAD's poverty targeting should be informed by the target group's poverty level and lack of access to productive and financial resources but

should also consider its strengths, local knowledge, specific needs and preferences. IFAD should support men, women, youth and other marginalized groups to strengthen their economic and community roles and build self-confidence and solidarity. One way forward is through the use of the Gender Action Learning System (GALS) for women. In addition, IFAD should develop differentiated strategies for specific target groups, including in the selection of crops and value chains most likely to support them, and adopt a more participatory approach to targeting at design – for instance, by incorporating local knowledge about poverty and a livelihood analysis. Finally, the scope of geographic targeting should be informed by an assessment of IFAD’s capacities and resources and lessons from earlier IFAD projects to build on previous achievements.

235. **Recommendation 4: In line with the good practice and standards of financial institutions, systematically address capacity inefficiencies by including the implementation of functional documentation, monitoring and accountability systems.** It is important for the new COSOP to provide an explicit results and accountability framework for inclusive rural finance and value chains. To enable this, IFAD should continue to improve and implement a coherent, transparent and functional documentation and M&E system, ensuring the coordination of all relevant stakeholders, sound tracking of performance, adaptive management and accountability. IFAD should also empower farmers to monitor and report on the goods and services that they receive and should clarify their and the Fund’s obligations under specific transactions. Within the framework of IFAD’s Information and Communication Technology for Development Strategy, the ICO should consider using digital M&E systems to improve data accuracy and accountability and foster stakeholder trust.
236. **Recommendation 5: Leverage additional funding for infrastructure investments and explicitly address gaps that weaken the overall sustainability of those investments through effective local governance and enhanced community ownership.** IFAD should leverage additional funding and expertise for infrastructure development. This can be done through public-private partnerships and collaboration with other international financial institutions. It should create and empower community-led management committees responsible for infrastructure upkeep, supported by ongoing technical training and capacity-building through existing government initiatives. Finally, IFAD should work closely with the relevant government ministries to institutionalize adequate maintenance funds in local government budgets to ensure a continuous dedicated financial stream for the upkeep of infrastructure such as roads and irrigation systems.

Definition of the evaluation criteria¹

Evaluation criteria

Relevance

The extent to which: (i) the objectives of the country strategy and programme are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies; (ii) the design of the strategy, the targeting strategies adopted are consistent with the objectives; and (iii) the adaptation of the strategy to address changes in the context.

Coherence

This comprises two notions (internal and external coherence). Internal coherence is the synergy of the intervention/country strategy with other IFAD-supported interventions in a country, sector or institution. The external coherence is the consistency of the intervention/strategy with other actors' interventions in the same context.

Non-lending activities are specific domains to assess coherence.

Knowledge management

The extent to which the IFAD-funded country programme is capturing, creating, distilling, sharing and using knowledge.

Partnership-building

The extent to which IFAD is building timely, effective and sustainable partnerships with government institutions, the private sector, organizations representing marginalized groups and other development partners to cooperate, avoid duplication of efforts and leverage the scaling up of recognized good practices and innovations in support of smallholder agriculture.

Policy engagement

The extent to which IFAD and its country-level stakeholders engage to support dialogue on policy priorities or the design, implementation and assessment of formal institutions, policies and programmes that shape the economic opportunities for large numbers of rural people to move out of poverty.

Effectiveness

The extent to which the country strategy achieved, or is expected to achieve its objectives and its results at the time of the evaluation, including any differential results across groups.

A specific sub-domain of effectiveness relates to:

Innovation, the extent to which interventions brought a solution (practice, approach/method, process, product, or rule) that is novel, with respect to the specific context, time frame and stakeholders (intended users of the solution), with the purpose of improving performance and/or addressing challenge(s) in relation to rural poverty reduction.²

Efficiency

The extent to which the intervention or strategy delivers, or is likely to deliver, results in an economic and timely way.

"Economic" is the conversion of inputs (funds, expertise, natural resources, time, etc.) into outputs, outcomes and impacts, in the most cost-effective way possible, as compared to feasible alternatives in the context. "Timely" delivery is within the intended timeframe, or a timeframe reasonably adjusted to the demands of the evolving context. This may include assessing operational efficiency (how well the intervention was managed).

Impact

The extent to which the country strategy has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.

The criterion includes the following domains:

- changes in incomes, assets and productive capacities
- changes in social / human capital
- changes in household food security and nutrition
- changes in institution and policies

The analysis of impact will seek to determine whether changes have been transformational, generating changes that can lead societies onto fundamentally different development pathways (e.g. due to the size or distributional effects of changes to poor and marginalized groups).

¹ FAD EC 2022/116/W.P.5 Evaluation Manual part 1.

² Conditions that qualify an innovation: newness to the context, to the intended users and the intended purpose of improving performance. Furthermore, the 2020 Corporate-level Evaluation on IFAD's Support to Innovation defined transformational innovations as "those that are able to lift poor farmers above a threshold, where they cannot easily fall back after a shock". Those innovations tackle simultaneously multiple challenges faced by smallholder farmers. In IFAD operation contexts, this happens by packaging/bundling together several small innovations. They are most of the time holistic solutions or approaches applied of implemented by IFAD-supported operations.

Evaluation criteria

Sustainability and scaling up

The extent to which the net benefits of the intervention or strategy continue and are scaled up (or are likely to continue and be scaled up) by government authorities, donor organizations, the private sector and other agencies.

Note: This entails an examination of the financial, economic, social, environmental, and institutional capacities of the systems needed to sustain net benefits over time. It involves analyses of resilience, risks and potential trade-offs.

Specific domain of sustainability:

Environment and natural resources management and climate change adaptation. The extent to which the development interventions/strategy contribute to enhancing the environmental sustainability and resilience to climate change in small-scale agriculture.

Scaling up* takes place when: (i) other bi- and multilateral partners, the private sector, etc. adopted and generalized the solution tested/implemented by IFAD; (ii) other stakeholders invested resources to bring the solution at scale; and (iii) the government applies a policy framework to generalize the solution tested / implemented by IFAD (from practice to a policy).

*Note that scaling up does not only relate to innovations.

Gender equality and women's empowerment

The extent to which IFAD interventions have contributed to better gender equality and women's empowerment. For example, in terms of women's access to and ownership of assets, resources and services; participation in decision-making; work load balance and impact on women's incomes, nutrition and livelihoods; and in promoting sustainable, inclusive and far-reaching changes in social norms, attitudes, behaviours and beliefs underpinning gender inequality.

Evaluations will assess to what extent interventions and strategies have been gender transformational, relative to the context, by: (i) addressing root causes of gender inequality and discrimination; (ii) acting upon gender roles, norms and power relations; (iii) promoting broader processes of social change (beyond the immediate intervention).

Evaluators will consider differential impacts by gender and the way they interact with other forms of discrimination (such as age, race, ethnicity, social status and disability), also known as gender intersectionality.³

Partner performance (assessed separately for IFAD and the government)

The extent to which IFAD and the government (including central and local authorities and executing agencies) ensured good design, smooth implementation and the achievement of results and impact and the sustainability of the country programme.

The adequacy of the borrower's assumption of ownership and responsibility during all project phases, including government, implementing agency, and project company performance in ensuring quality preparation and implementation, compliance with covenants and agreements, establishing the basis for sustainability, and fostering participation by the project's stakeholders.

³ Evaluation Cooperation Group (2017) Gender. Main messages and findings from the IEG gender practitioners' workshops. Washington, DC. <https://www.ecgnet.org/document/main-messages-and-findings-ieg-gender-practitioners-workshop>.

Evaluation Framework

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
<p>Relevance: <i>The extent to which: (i) the objectives of the intervention/strategy are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies; (ii) the design of the interventions/strategy, the targeting strategies adopted are consistent with the objectives; and (iii) the intervention/strategy has been (re-)adapted to address changes in the context.</i></p>	<ul style="list-style-type: none"> To what extent and in what ways was the country strategy and programme relevant and aligned to: (i) the country's development priorities and challenges - national policies and strategies, and sectoral and thematic plans; (ii) IFAD's relevant strategies and priorities (COSOP); (iii) the needs of the target group, especially youth? To what extent did IFAD's strategic positioning remain relevant throughout the implementation of the COSOP considering changing context, national capacities and needs? How relevant and flexible was IFAD in responding to the COVID-19 crisis in the country? How appropriate was the targeting strategy (gender, youth, landless, persons with disabilities and other marginalized groups)? Did it evolve over the years in response to the on-the-ground realities? Are geographic focus and targeting criteria of different projects/programmes (and interventions) sufficiently aligned? Were needs and aspirations of youth considered in designing activities targeted at it? To what extent was the design based on available evidence on value chains and rural finance? Were lessons from previous interventions adequately taken into consideration? Was the design realistic in terms of suitability to the context and implementation capacity of both IFAD and the government's institutions? Were government capacities (at central and district levels) adequately considered in programme designs? To what extent and how well was the design re-adapted to changes in the context in Ghana? Was the geographic targeting, and hence the selection of project areas, appropriate in terms of maximizing the effect of IFAD interventions? Were there recurrent or common design issues, including those related to design complexity? Did assumptions made in the COSOPs hold? Were the institutional arrangements for programme management, coordination and oversight relevant and appropriate for the interventions? To what extent were these arrangements appropriate to ensure the effectiveness and efficiency of the implementation? 	<p>COSOP and programme/projects' documents: design reports, PCRVs, PPEs, and impact evaluation/assessment reports.</p> <p>In-depth desk review of national policies, IFAD design reports and other reports.</p> <p>Interviews with IFAD staff and national stakeholders.</p> <p>Interviews and focus groups with beneficiaries during field visits.</p>
<p>Coherence: <i>This criterion comprises the notions of external and internal coherence. The external coherence is the consistency of the strategy with other actors' interventions in the same context. Internal coherence looks at the internal logic of the strategy, including the complementarity of lending and non-lending objectives within the country programme.</i></p>	<p><u>Internal coherence</u></p> <ul style="list-style-type: none"> To what level of clarity was IFAD's comparative advantage (in the Ghana context) defined in the COSOPs, and to what extent did the COSOPs intend expansion beyond conventional areas of its comparative advantage? To what extent were there synergies and interlinkages between different elements of the country strategy and programme (i.e. between projects, between lending and non-lending activities)? Is there evidence of causative analysis demonstrating how the activities and outputs would contribute to achievement of SOs? 	<p>COSOP and programme/project documents: design reports, PCRVs, PPEs, and impact evaluation/assessment reports.</p> <p>In-depth desk review of strategic documentation (COSOP, COSOP review), and reports of projects supported by other development partners.</p> <p>Key informant interviews with IFAD staff, government stakeholders and representatives of partners.</p> <p>Interviews with other relevant stakeholders.</p>

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
	<ul style="list-style-type: none"> Did the country programme allocate sufficient (human and financial) resources for non-lending activities? Which contribution of grants increased the effectiveness of the lending programme? <p><u>External coherence</u></p> <ul style="list-style-type: none"> To what extent and how did the country strategy and programme take into consideration other development actors' initiatives to maximize investments, efficiency and added value, and how complementary were IFAD interventions, especially in the areas of value chain, rural finance and climate change? What mechanisms exist for promoting complementarity, harmonization and coordination with other actors working in the same space? To what extent did IFAD's activities, both lending and non-lending, take into account the United Nations Development Assistance Framework and the United Nations Sustainable Development Cooperation Framework? 	
<p><u>Knowledge management:</u> <i>The extent to which the IFAD-funded country programme is capturing, creating, distilling, sharing and using knowledge.</i></p>	<ul style="list-style-type: none"> Are knowledge management activities outlined in the COSOP and/or is there a specific country strategy for KM? Did the projects have any KM and communication strategy? To what extent and through which mechanisms have data, lessons and knowledge from investment projects and grants been gathered, documented and disseminated? How have these been used to inform new strategies, project design and/or have contributed to decision-making at governmental level? How has the organizational learning been effective? How relevant were the knowledge products to the target audience? What is the government's approach to managing knowledge on innovations and results from IFAD projects, and through which channels? How does this relate to the knowledge produced through IFAD grants? To what extent have lessons and knowledge produced through IFAD lending and non-lending activities been effectively used to support scaling up successful initiatives? What are the specific features of IFAD SSTC activities in Ghana? How has it contributed to country programme objectives? 	<p>COSOP and programme/project documents: design reports, PCRVs, PPEs, and impact evaluation/assessment reports; previous CSPE reports, COSOP review reports.</p> <p>In-depth desk review of programme documents.</p> <p>Key informant interviews with IFAD staff and government stakeholders.</p> <p>Interviews with IFAD partners and other national non-governmental players.</p> <p>Field visits and discussion with local partners and evidence-gathering.</p>
<p><u>Partnership development:</u> <i>The extent to which IFAD is building timely, effective and sustainable partnerships with government institutions, international organizations, the private sector, organizations representing marginalized groups and other development partners to cooperate, avoid duplication of efforts and leverage the scaling up of recognized good practices and innovations in support of smallholder agriculture and rural development.</i></p>	<ul style="list-style-type: none"> Were there sufficient strategic-level partnerships developed to support the COSOP's implementation? What was the nature of partnerships established with partners (e.g. to influence policy, in thematic areas of IFAD's interest, to leverage co-financing, enable coordinated country-led development processes, generate knowledge and innovation, strengthen private sector engagement, enhance visibility)? Was co-financing with development partners sufficiently sourced, as planned in the COSOPs? To what extent was IFAD's strategic and operational partnership effective with the government, and to what extent did it align with the themes of interest to IFAD? Did IFAD's project implementation structure and approach in Ghana lead to the desired coordination with government? 	

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
	<ul style="list-style-type: none"> • To what extent was the partnership strategic and based on sustaining IFAD's activities once the programmes completed? • What aspects of IFAD's partnership were valued by government and why? • How did IFAD position itself and its work in its partnership with the private sector – to what extent was the private sector involved in the design and implementation of its activities? • To what extent were the systems and capacities of IFAD and the government geared to work with the private sector? • To what extent did IFAD engage with civil society organizations and research institutions? • Did IFAD loans and grants contribute to create and support partnerships at different levels (local, national, international) to leverage resources, broker knowledge, avoid duplication of efforts and influence policy in supporting Ghana smallholder agriculture? Were these partnerships effective? 	
<p><u>Policy engagement:</u> <i>The extent to which IFAD and its country-level stakeholders engage, and the progress made to support dialogue on policy priorities or the design, implementation and assessment of formal institutions, policies and programmes that shape the economic opportunities for large numbers of rural people to move out of poverty.</i></p>	<ul style="list-style-type: none"> • Was there any explicit strategic orientation on policy engagement in the COSOPs? • How did IFAD plan to use in-house knowledge and resources to engage and inform government on relevant policies and regulatory frameworks, and to what extent was it successful? • To what extent and how did IFAD contribute to policy discussions drawing from its programme experience (for example, on themes addressed by the country programmes, around the key issues identified in the COSOP)? Who were the main actors with whom IFAD engaged in this regard? • Which specific policy engagement activities (e.g. policy brief, policy discussion) were implemented and how have they yielded results? • Is there any actual policy change that IFAD work in the country has contributed to? • How did the grants support policy engagement? What were the results achieved? 	
<p><u>Effectiveness:</u> <i>The extent to which the intervention/country strategy achieved, or is expected to achieve, its objectives and its results at the time of the evaluation, including any differential results across groups.</i></p> <p><u>Innovation:</u> <i>the extent to which interventions brought a solution (practice, approach/method, process, product, or rule) that is novel, with respect to the specific context, timeframe and stakeholders (intended users of the solution), with the purpose of improving performance and/or addressing challenge(s) in relation to rural poverty reduction.</i></p>	<ul style="list-style-type: none"> • To what extent were the objectives of the country strategy and programme (output and outcome-level) achieved or are likely to be achieved at the time of the evaluation? What worked well and why, and did not work well and why? • Did the interventions/strategy achieve other objectives/outcomes or did it have any unexpected consequence? • What internal and external factors (including the COVID-19 pandemic) have positive or negative influence on the achievement of the intended results? • To what extent did the move from several, individual projects to fewer, national-level projects lead to increased effectiveness of IFAD's support to the rural poor? • What were the main implementation issues/challenges and how effectively were they addressed? 	<p>COSOP and programme/project documents: design reports, project completion reports, PCRVs, PPEs, and impact evaluation/assessment reports; previous CSPE reports; COSOPs review reports.</p> <p>In-depth desk review of programme documents.</p> <p>Interviews with IFAD staff and national stakeholders.</p> <p>Interviews and focus groups with beneficiaries during field visits.</p> <p>GIS data analysis.</p> <p>Field visits and discussions with direct and indirect beneficiaries during field visits.</p> <p>Secondary data for benchmarking.</p>

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
	<ul style="list-style-type: none"> • To what extent was the involvement of the private sector effective in providing easy financial access to the rural poor and in their capacity-building, and in effectively connecting them with value chains? What factors favoured and hindered private sector and beneficiary participation? • To what extent did IFAD have to revise and adapt its interventions in response to COVID-19, and how effectively did it manage to do so? Did its response to COVID-19 crisis affect other interventions planned under the CSP? • How did the grant programme contribute to better effectiveness of IFAD's lending and non-lending activities? <p><u>Innovation:</u></p> <ul style="list-style-type: none"> • Which innovations were successfully introduced and scaled up? What factors contributed to the successful introduction and scaling up of these innovations? For innovations that did not work out, what were the reasons? • To what extent were the innovations aligned with stakeholders' needs or challenges they faced? In what ways were these innovative in the country/local context? • Were the innovations inclusive and accessible to different groups (in terms of gender, youths and the diversity of socio-economic groups)? • What is the contribution of grants in leveraging the promotion of successful innovations? <p><u>Youth</u></p> <ul style="list-style-type: none"> • How effective have interventions been in reaching out to young women and youth from the poorest communities? • To what extent have interventions contributed to improve the resilience and livelihoods of rural youth by increasing: (i) their productive capacities, (ii), their capacities to undertake/engage in economic activities, (iii) their access to markets? • What evidence is available of youth empowerment that can be associated with programme support? • What has been the contribution of non-lending activities, especially grant support, in supporting youth? 	
<p><u>Efficiency:</u> <i>The extent to which the intervention or strategy delivers, or is likely to deliver, results in an economic and timely way.</i></p> <p><i>"Economic" is the conversion of inputs (e.g. funds, expertise, natural resources, time) into outputs, outcomes and impacts, in the most cost-effective way possible, as compared to feasible alternatives in the context. "Timely" delivery is within the intended timeframe, or one reasonably adjusted to the demands of the evolving context. This may</i></p>	<ul style="list-style-type: none"> • How efficiently were the projects processed and implemented, including: (i) project preparation and processing timeliness; (ii) implementation/disbursement timeliness (including project management performance); (iii) cost-benefit analysis, economic internal rate of return; and (iv) project management cost. <ul style="list-style-type: none"> ○ How far in advance were implementation schedules set, and to what extent were they followed/achieved? ○ What was the relation between benefits and costs (e.g. planned and actual net present value, internal rate of return)? How did this compare with similar interventions (if the comparison is plausible)? 	<p>In-depth desk review of IFAD documentation and database (e.g. Oracle Business Intelligence), including: historical project status reports, project financial statements, disbursement data, project financing data, economic and financial analyses, information on project timelines, etc.</p> <p>M&E data.</p> <p>Cost and benefit data from other similar projects.</p> <p>Interviews with IFAD staff and national stakeholders.</p>

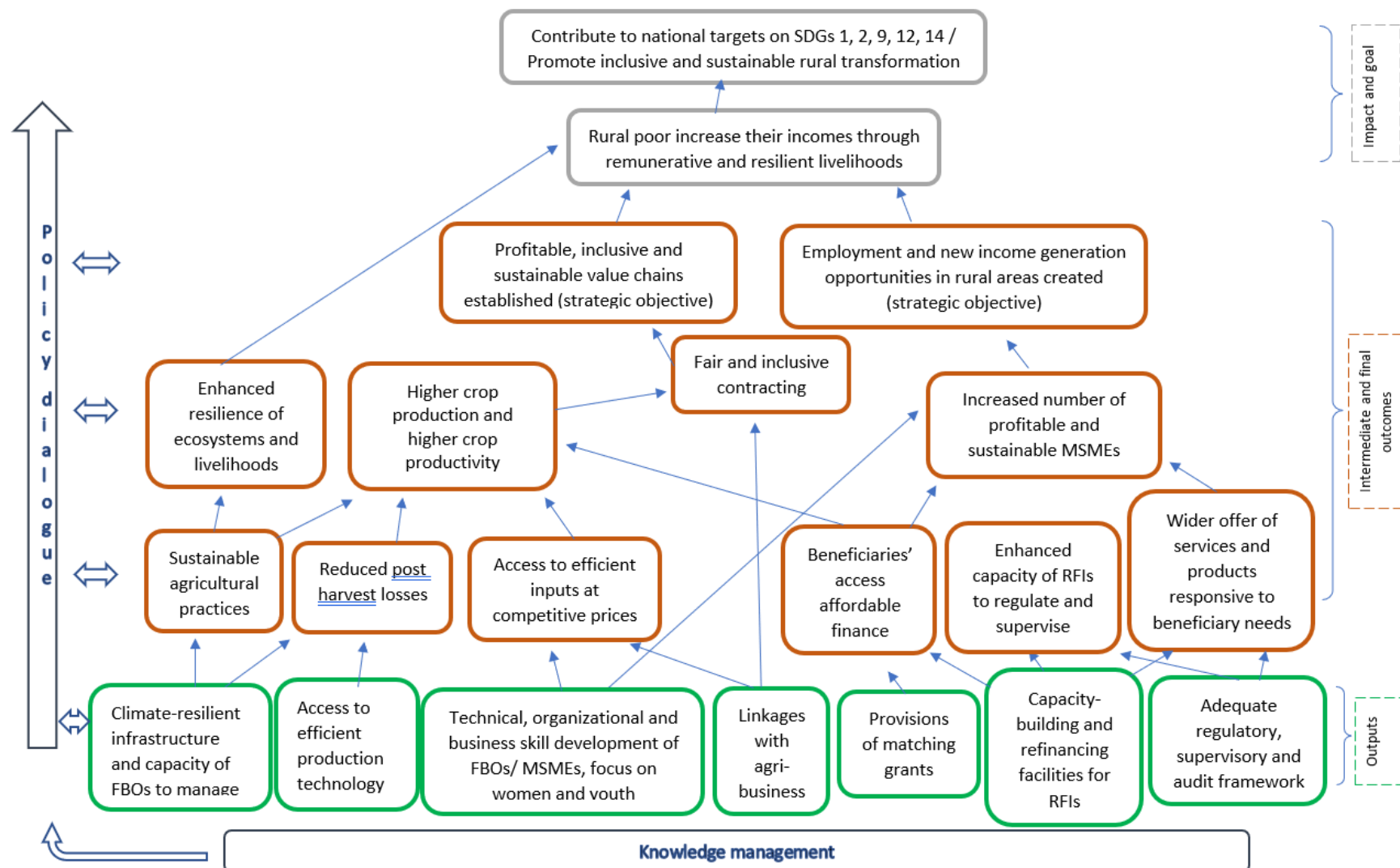
Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
<p><i>include assessing operational efficiency (how well the intervention was managed).</i></p>	<ul style="list-style-type: none"> ○ Were programme management cost ratios justifiable in terms of intervention objectives and results achieved, considering contextual aspects and unforeseeable events? ○ Were unit costs of specific interventions (e.g. infrastructure works) in line with recognized practices and congruent with the results achieved? • Were the timeframes of the intervention design and implementation reasonable, taking into account results achieved, the specific context and unforeseeable events? • Were financial and technical resources adequate for achieving the outcomes, and were they mobilized in a timely manner? Was IFAD staffing adequate in terms of numbers and expertise to supervise and support both the lending portfolio and non-lending activities? • What were the main factors affecting efficiency in the closed projects? What are the trends in the ongoing projects? Did the COVID-19 pandemic have an impact? • Did the move from several, individual projects to fewer, national-level projects lead to efficiency gains in terms of cost/resource savings/rationalization? • How did the project management unit perform in terms contributing to portfolio efficiency? 	<p>Interviews and focus groups with direct and indirect beneficiaries during field visits, spot validation of reported costs, benefits.</p>
<p><u>Impact:</u> <i>The extent to which an intervention/country strategy has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.</i></p> <p><i>The criterion includes the following domains:</i></p> <ul style="list-style-type: none"> -changes in incomes, assets and productive capacities, -changes in social/human capital, -changes in household food and nutrition security, -changes in institution and policies. <p><i>The analysis of impact will seek to determine whether changes have been transformational, generating changes that can lead societies onto fundamentally different development pathways (e.g. due to the size or distributional effects of changes to poor and marginalized groups).</i></p>	<ul style="list-style-type: none"> • To what extent did IFAD-funded interventions contribute to changes in household incomes, assets, food and nutrition security, human and social capital of the target groups? • Did the interventions improve social cohesiveness among members of beneficiary groups formed for the purpose of benefiting from IFAD activities? • To what extent did the country strategy and programme have the anticipated impact on rural institutions? What are the changes observed in terms of emergence and/or strengthening of rural institutions within communities, as well as policy change? How did the intervention result in or contribute to those changes? What were the challenges? • To what extent did the interventions contribute to the increased resilience of beneficiary households and communities? • From an equity perspective, to what extent have the interventions had a positive impact on women, youth, the very poor/marginalized groups, and how? • Was there any unintended impact, either negative or positive? • What evidence is there that project beneficiaries achieved higher productivity and incomes? How do the changes in productivity and impact compare to the overall changes in Ghana? • How effective were the value chain linkages promoted by the projects in ensuring sustainable market access as well as inclusive benefits for smallholder farmers, poor people, women and men? To what extent did the beneficiaries access rural finance for increasing their on-farm, off-farm and non-farm activities? 	<p>COSOP review reports, PCRVs, PPEs, and reports of impact evaluation and assessment; previous CSPE reports.</p> <p>In-depth desk review of strategy and programme documents.</p> <p>GIS data analysis.</p> <p>Interviews and focus groups with beneficiaries during field visits.</p> <p>Key informant interviews with IFAD staff and national stakeholders.</p> <p>Gathering evidence and testimonies.</p> <p>Field visits and discussions with direct and indirect beneficiaries during field visits.</p> <p>Secondary statistical data on poverty, household incomes and nutrition where available and relevant (possible benchmark).</p>

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
<p><u>Sustainability:</u> <i>The extent to which the net benefits of the intervention or strategy continue and are scaled up (or are likely to continue and be scaled up) by government authorities, donor organizations, the private sector and other agencies.</i></p> <p><i>Note: This entails an examination of the financial, economic, social, environmental and institutional capacities of the systems needed to sustain net benefits over time. It involves analyses of resilience, risks and potential trade-offs.</i></p>	<ul style="list-style-type: none"> • To what extent did the interventions/country strategy and programme contribute to long-term technical, social, institutional, and financial/economical sustainability? What have been the challenges? • What is the level of engagement, participation and ownership of the government, local communities, grass-roots organizations and the rural poor? • How likely are farmer/community-based organizations to continue operations without IFAD support? • To what extent are rural financial institutions expected to continue providing financial access to the rural poor without IFAD support? • To what extent are private actors in the value chains expected to continue their engagement with farmer-based organizations? • Are the infrastructure activities financed by the projects likely to be maintained? • Did/would national-level institutions continue activities they initiated with IFAD support? What are the explanatory factors? • Did the programme include an exit strategy, and if so, to what extent was it employed? 	<p>In-depth desk review of IFAD documentation.</p> <p>Interviews with IFAD staff and national stakeholders.</p> <p>Interviews and focus groups with direct and indirect beneficiaries during field visits.</p> <p>M&E data.</p> <p>Interviews with other development partners with similar/relevant support.</p>
<p><u>Scaling up:</u> <i>takes place when: (i) bi- and multi lateral partners, the private sector or communities adopt and diffuse the solution tested by IFAD; (ii) other stakeholders invest further resources to bring the solution at scale; and (iii) the government applies a policy framework to generalize the solution tested by IFAD (from practice to policy).</i></p>	<ul style="list-style-type: none"> • To what extent were results scaled up or there is clear indication for future scaling up by other development partners or the private sector? • Is there an indication of commitment from the government and key stakeholders in scaling up interventions and approaches, for example, in terms of provision of funds for selected activities, support to the private sector, human resources availability, continuity of pro-poor policies and participatory development approaches, and institutional support? 	<p>In-depth desk review of strategy and programme documents.</p> <p>Interviews with IFAD staff, national stakeholders and other development partners.</p> <p>Key informant interviews with IFAD staff and government stakeholders.</p> <p>Interviews with development partners.</p>
<p><u>Environment and natural resources management and climate change adaptation:</u> <i>The extent to which the development interventions/strategy contribute to enhancing the environmental sustainability and resilience to climate change in small-scale agriculture.</i></p>	<ul style="list-style-type: none"> • To what extent are the interventions/strategies: • (a) Improving farming practices for better resilience? Minimizing environmental damage and introducing offsets or compensating to counter the damage caused by those farming practices? • (b) Supporting agricultural productivity that is sustainable and integrated into ecosystems? • (c) Channelling climate and environmental finance through the intervention/country programme to smallholder farmers, helping them to reduce poverty, enhance biodiversity, increase yields and lower greenhouse gas emissions? • (d) Building climate resilience by managing competing land use systems while reducing poverty, enhancing biodiversity, increasing yields and lowering greenhouse gas emissions? • To what extent and how did IFAD-supported interventions contribute to better adaptation by the target group rural population to climate change? 	<p>COSOP and programme/project documents: design reports, PCRVs, PPEs, and impact evaluation/assessment reports; previous CSPE reports; COSOPs review reports.</p> <p>In-depth desk review of strategy and programme documents.</p> <p>Interviews and focus groups with beneficiaries during field visits.</p> <p>Key informant interviews with IFAD staff and government stakeholders</p> <p>Field visits and discussion with direct and indirect beneficiaries during field visits.</p> <p>GIS data analysis.</p>

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
<p><u>Gender equality and women's empowerment:</u> <i>The extent to which IFAD interventions have contributed to better gender equality and women's empowerment. For example, improving women's access to and ownership of assets, resources and services; participation in decision-making; workload balance and impact on women's incomes, nutrition and livelihoods; and in promoting sustainable, inclusive and far-reaching changes in social norms, attitudes, behaviours and beliefs underpinning gender inequality.</i></p> <p><i>The evaluation will assess to what extent interventions and strategies have been gender-transformational, relative to the context, by: (i) addressing root causes of gender inequality and discrimination; (ii) acting upon gender roles, norms and power relations; (iii) promoting broader processes of social change (beyond the immediate intervention).</i></p> <p><i>Evaluators will consider differential impacts by gender and the way they interact with other forms of discrimination (such as age, race, ethnicity, social status and disability), also known as gender intersectionality.</i></p>	<ul style="list-style-type: none"> • What were the contributions of IFAD-supported interventions to changes in: (i) women's access to resources, income sources, assets (including land) and services; (ii) women's influence in decision-making within the household and community; (iii) workload distribution (including domestic chores) and sharing of benefits; (iv) women's health, skills, nutrition? • Were there notable changes in social norms, attitudes, behaviours and beliefs and policies/laws relating to gender equality? • Was attention given to programme implementation resources and disaggregated monitoring with respect to gender equality and women's empowerment goals? • Did the programme (and projects) have gender strategies and action plans? How transformational were they? • Were sufficient (human and financial) resources allocated to implement these strategies? • Were indicators (and data) to monitor targets and results disaggregated (according to gender, age and ethnic groups)? 	<p>COSOP and programme/project documents: design reports, PCRVs, PPEs, and impact evaluation/assessment reports and previous CSPE reports.</p> <p>In-depth desk review of strategy and programme documents.</p> <p>Interviews with IFAD staff and national stakeholders.</p> <p>Interviews and focus groups with beneficiaries during field visits.</p> <p>Key informant interviews with IFAD staff and national stakeholders.</p> <p>Gathering evidence and testimonies .</p> <p>Field visits and discussion with direct and indirect beneficiaries during field visits.</p> <p>Secondary statistical data on gender.</p>
<p><u>Performance of partners (IFAD & government):</u> <i>The extent to which IFAD and the government (including central and local authorities and executing agencies) supported design, implementation and the achievement of results, creating a conducive policy environment, and facilitating the impact and the sustainability of the intervention/country programme.</i></p> <p><i>The adequacy of the borrower's assumption of ownership and responsibility during all project phases, including government and implementing agency, in ensuring quality preparation and implementation, compliance with covenants and agreements, supporting a conducive policy environment and establishing the basis for sustainability, and fostering participation by the project's stakeholders.</i></p>	<p><u>IFAD:</u></p> <ul style="list-style-type: none"> • Was IFAD's strategic oversight effective and based on its comparative advantage in Ghana? Was the design of the strategy consultative? • How did IFAD take into account contextual issues and challenges in working in the country, including identifying and addressing threats to the achievement of project development objectives? • How effectively did IFAD support the overall quality of design, including aspects related to project approach, compliance, and implementation aspects? To what extent did the design take into account factors of fragility and/or vulnerability of the system components? • How effectively did IFAD support the implementation of projects on aspects related to project management, financial management, selecting project staff and setting up project-level M&E systems? Were supervision and support missions timely, with the desired frequency (including whether they were flexible to respond to changes in the context), adequately resourced and were their recommendations of the desired quality? • Did IFAD provide capacity-building opportunities to staff of the projects and implementing agencies, and how timely and adequate were they? 	<p>In-depth desk review of strategy and programme documentation, including the quality of design, frequency and quality of supervision and implementation support mission reports, project status reports, PCRs, key correspondences (IFAD-government), COSOP and COSOP review.</p> <p>Project M&E data and systems.</p> <p>Interviews with IFAD staff and government stakeholders.</p> <p>Interviews and focus groups discussion with other non-governmental stakeholders.</p>

Evaluation criteria and definition	Key evaluation questions	Data sources and collection methods
	<ul style="list-style-type: none"> • Did IFAD fully leverage the benefits of its long in-country presence? Was the country office programme budget and time allocation sufficient for achieving its strategic objectives, striking the right balance between its lending and non-lending activities, and reflective of ground realities? • Was the level of technical support from HQ and regional hub sufficient for the ICO? • Were IFAD's engagements with the implementing agencies and the private sector of the desired level? <p><u>Government:</u></p> <ul style="list-style-type: none"> • How tangible was the government's commitment to achieving development objectives and ownership of the strategy/projects? • Did the government adequately involve and consult beneficiaries/stakeholders at design and during implementation? • How did the government position itself and its work in partnership with other development partners? • How well did the PMU manage the start-up process, staff recruitment, resource allocation, implementation arrangements, the involvement and coordination with other partners, especially public institutions, at centralized and decentralized levels? • How timely was the PMU to identify and resolve implementation issues? Was project management responsive to context changes or the recommendations by supervision missions or by the project steering committee? • How adequate were project planning and budgeting, management information system/M&E? Were these tools properly used by project management? • How was government fiduciary performance with regard to counterpart funding/financial contributions? How well did the PMU fulfil its fiduciary responsibilities (procurement, financial management)? • How adequate were M&E arrangements made by the PMU, including the M&E plan, reliability and completeness of information, timeliness (baseline, MTR and PCR completed within acceptable timeframes) and the utilization of evaluation M&E data in decision-making and resource allocation? 	

Reconstructed theory of change



Assumptions

- The government has the required capacity and resources to implement development projects.
- Conditions (including policy) and incentives exist in the country for private sector participation in agriculture-related areas.
- Improvements in household income and expenditure are not undermined by significant external shocks.
- Positive incentives are in place for smallholders to participate fairly in value chains.
- Quality and quantity standards set are achievable for the smallholders and MSMEs.
- FBOs are cohesive and trust-based and fair opportunities exist for all members.
- There is adequate demand for financial products and loan funds are wisely invested by clients.
- There is adequate demand for the products and services of MSEs.

List of IFAD-supported operations in Ghana (since 1980)

(Millions of United States dollars)

ID	Name	Type*	Status	Approval	Effective	Completion	Closing	Domestic	IFAD	International	Total cost
1100000034	Volta Region Agricultural Development Project	AGRIC	Financial closure	06/05/1980	08/01/1981	30/06/1988	31/12/1988	7.8	11.5	29.5	48.8
1100000198	Smallholder Rehabilitation and Development Programme	PGMLO	Financial closure	03/12/1986	25/01/1988	30/06/1995	31/12/1995	2.8	11.6	-	14.
1100000247	Smallholder Credit, Input Supply and Marketing Project	CREDI	Financial closure	05/12/1989	01/03/1991	30/09/1998	31/12/1998	4.6	16.76	-	21.2
1100000457	Upper East Region Land Conservation and Smallholder Rehabilitation Project – Phase I	AGRIC	Financial closure	01/10/1990	14/06/1991	30/06/1997	31/12/1997	2.0	12.5	0.5	15.0
1100000466	Rural Enterprises Programme	CREDI	Financial closure	02/12/1993	01/02/1995	30/06/2002	31/12/2002	1.6	7.7	-	9.3
1100000477	Upper West Agricultural Development Project	AGRIC	Financial closure	14/09/1995	20/03/1996	30/06/2004	31/12/2004	1.3	10.1	-	11.3
1100001002	Village Infrastructure Programme	RURAL	Financial closure	04/12/1996	02/04/1998	30/06/2004	31/12/2004	13.3	10.0	36.7	60.0
1100001053	Root and Tuber Improvement Programme	AGRIC	Financial closure	04/12/1997	15/01/1999	31/03/2005	30/09/2005	1.1	9.0	-	10.1
1100001124	Upper East Region Land Conservation and Smallholder Rehabilitation Project – Phase II	AGRIC	Financial closure	29/04/1999	14/01/2000	30/06/2006	31/12/2006	12.8	11.6	-	24.4
1100001134	Rural Financial Services Project	CREDI	Financial closure	03/05/2000	29/01/2002	30/06/2008	31/12/2008	1.8	11.0	10.1	23.0
1100001183	Northern Region Poverty Reduction Programme	RURAL	Financial closure	06/12/2001	30/01/2004	30/09/2011	31/03/2012	47.2	12.3	-	59.6
1100001187	Rural Enterprises Programme II	CREDI	Financial closure	05/09/2002	19/06/2003	30/06/2012	31/12/2012	8.0	11.2	10.0	29.3
1100001312	Root and Tuber Improvement and Marketing Programme	RURAL	Financial closure	08/09/2005	08/11/2006	31/12/2014	30/06/2015	8.7	19.0	4.4	32.1
1100001390	Northern Rural Growth Programme	RURAL	Financial closure	13/12/2007	24/10/2008	31/12/2016	30/06/2017	19.7	22.7	61.2	103.6

<i>ID</i>	<i>Name</i>	<i>Type*</i>	<i>Status</i>	<i>Approval</i>	<i>Effective</i>	<i>Completion</i>	<i>Closing</i>	<i>Domestic</i>	<i>IFAD</i>	<i>International</i>	<i>Total cost</i>
1100001428	Rural and Agricultural Finance Programme	CREDI	Financial closure	17/12/2008	30/04/2010	30/06/2016	31/12/2016	13.3	14.9	1.5	29.8
1100001592	Rural Enterprises Programme	CREDI	Available for disbursement	15/09/2011	12/01/2012	31/03/2025	30/09/2025	109.3	86.5	70.0	265.8
1100001678	Ghana Agricultural Sector Investment Programme	CREDI	Project completed	08/04/2014	18/05/2015	31/08/2023	29/04/2024	31.4	46.6	-	77.9
2000002672	Affordable Agricultural Financing for Resilient Rural Development Project	CREDI	Available for disbursement	18/12/2019	29/04/2021	30/06/2027	31/12/2027	31.7	14.9	30.7	77.4
2000003387	Emergency Support to Rural Livelihoods and Food Systems Exposed to COVID-19	RURAL	Available for disbursement	25/09/2020	05/01/2021	31/08/2024	28/02/2025	16.5	20.0	5.1	41.6

Source: OBI.

*Type: AGRIC – Agricultural Development; PGMLO – Programme Loan; CREDI - Credit and Financial Services; RURAL - Rural Development

List of IFAD-financed and managed grants in Ghana since 2013

(Millions of United States dollars)

ID	Name	Recipient	Window	Approval	Completion	Total amount in US\$	IFAD amount in US\$	Grant theme	Focus countries	Manager's name
2000000476	African Challenge	Fara Africa	GLRG	17/12/2013	31/12/2014	3 412 500	-	n/a	Ghana	Belhamissi, Amine
2000000735	NFC 1408 LRMC: FTI - Testing Innovative Tools to Secure Land Rights for Family Farmers (FG 87302 AT 71002) - ILC: NFC 1408 LRMC	Land Resources Management Centre	ILC	18/06/2014	01/07/2015	37 150	-	n/a	Ghana	Mauro, Annalisa
2000001590	ILC: CBI 1610 CICOL FG 86309 (Swiss/9) - AT 71002 (ILC: CBI 1610 CICOL)	Civil Society Coalition on Land	ILC	29/07/2016	01/12/2016	133 272	-	n/a	Ghana	Mauro, Annalisa
2000000225	Development of a Science Agenda for Agriculture in Africa (S3A): Consultations and Commissioned Studies	Fara Africa - Sub-Saharan Africa Challenge Programme	GLRG	06/11/2013	02/12/2014	498 143	498 143	Farm technology	Central African Republic	Ndavi, Malu Muia
2000001337	Regional Experts Workshop to Develop Comprehensive Programme-Science Agenda	Fara Africa - Sub-Saharan Africa Challenge Programme	GLRG	16/12/2016	29/08/2017	355 000	355 000	Knowledge management	Ghana	Ndavi, Malu Muia
2000001378	Sub-Saharan Africa Challenge Programme	Fara Africa	GLRG	17/12/2015	31/12/2016	417 795	-	n/a	Ghana	Belhamissi, Amine
2000004190	Promoting Digital Financial Inclusion Through Remittance-Linked Microsavings in Ghana	Ecobank Ghana	CSPEC	16/05/2022	30/09/2024	798 070	-	Remittances	Ghana	De Vasconcelos, Pedro
2000004194	Leveraging Remittances to Drive Financial Inclusion in Rural Ghana Through Innovative Financial Literacy Scheme	Fidelity Bank Ghana	CSPEC	23/05/2022	30/09/2024	535 370	-	Remittances	Ghana	De Vasconcelos, Pedro

<i>ID</i>	<i>Name</i>	<i>Recipient</i>	<i>Window</i>	<i>Approval</i>	<i>Completion</i>	<i>Total amount in US\$</i>	<i>IFAD amount in US\$</i>	<i>Grant theme</i>	<i>Focus countries</i>	<i>Manager's name</i>
2000002984	FARA Support Programme to Comprehensive Africa Agriculture Development Programme	Fara Africa - Sub-Saharan Africa Challenge Programme	GLRG	01/03/2019	31/12/2024	5 435 023	-	Agroforestry	Nigeria, Ghana	Belhamissi, Amine
2000000486	Implementation Readiness of the Ghana Agricultural Sector Investment Programme - Ghana C/S Small Grant	Ministry of Finance	CSPEC	25/03/2014	30/09/2015	500 000	500 000	Value supply chain	Ghana	Demirag, Ulaş
2000003169	Small Scale Dryers for Post-Harvest Management Enterprises in Africa	Fara Africa - Sub-Saharan Africa Challenge Program	GLRG	30/03/2020	31/03/2022	548 400	-	Innovation, knowledge management, marketing, microenterprise support, South-South cooperation, value/supply chain and youth	Ghana, Kenya, United Republic of Tanzania	Salem, Hani Abdelkader Elsadani

Source: OBI

The 2012 Ghana CPE recommendations

Recommendation 1: Upweight both the next COSOP and the programme with more analytical direction. As part of the COSOP preparation, in addition to IFAD's normal procedures for developing strategic and operational choices based on sound analysis of the country poverty, macro and sector policies, IFAD should commission specific studies, actionable research or intelligence-gathering work to support major strategic decisions and drive transformational change. A priority for the forthcoming COSOP should be to analyse value chain gaps and scout for successful private-public-partnership experience in the region or elsewhere, in subsectors relevant to IFAD. At the project design level, similar work should help fill knowledge gaps and investigate areas of risk. Finally, systematic data collection and analysis is needed to assess the impact of projects and programmes, including quantitative data on income and food security. All this calls for partnerships with international subject matter specialists and Ghana-based (national and international) social science research institutes, and to a far greater extent than observed to date.

Recommendation 2: Balance between sectoral and geographic focus and build a model for the Upper West. In view of their proven benefits to institutional development and policy dialogue, IFAD should continue to support subsectoral programmes with countrywide scope. However, it should combine countrywide programmes with specific interventions focusing on the north of the country, particularly the Upper West region, and further cooperate with relevant government initiatives (e.g. Savannah Accelerated Development Initiative). Synergies between geographically-targeted interventions and countrywide programmes will need to be clearly specified.

Specifically, IFAD should concentrate on devising an intervention model suitable for the Upper West region. Drawing on the findings of past evaluations, the model should concentrate on: (i) transportation infrastructure; (ii) water management and irrigation (river gardens, water pumping, small dams) where feasible; and (iii) strengthening existing value chains more suitable for the poor (e.g. tuber cultivation, higher humidity crops, tree crops, small livestock such as guinea fowl, small ruminants).

Recommendation 3: Engage more strategically in partnerships with the government and donors for scaling up innovations. IFAD should seek greater support from other donors, the private sector and the government, as well as from similar initiatives in the region for the scaling up its most successful innovations. In developing or introducing new initiatives, IFAD and its partners should adopt a more cautious approach based on pilot testing, particularly for approaches new to Ghana. The CPE recommends the following priority areas. Matching grants in rural finance which have important potential for policy dialogue on supporting micro and small businesses without distorting the market. IFAD and its partners should consider a joint review of the experience with matching grants across IFAD's portfolio as well as of the RAFiP implementation experience to better devise non-distortory tools to foster agricultural financing; special savings and credit financial products that appeal to the poor, such as *susu* collection and group lending, may also help improve the coverage of very poor categories. The promotion of the concept of farmers' field fora to support pro-poor technology transfer in agriculture is another promising innovation which, however, would require further refining.

Recommendation 4: Engage in more fruitful partnerships with the private sector. IFAD and its partners should first review successful experiences in the African region with a view to developing pro-poor value chains and engaging with private sector operators. Successful approaches could then be piloted in Ghana, using grants if necessary, to garner real-world knowledge and resources from successful private entrepreneurs. IFAD should also explore opportunities for collaborating with the Alliance for a Green Revolution in Africa, which, although not a private operator, is implementing an integrated programme of seed distribution, soil conservation, education and extension, and market access (value chain activities) in Ghana, with a substantial private sector cooperation element.

Recommendation 5: Mainstream environmental protection in IFAD's strategy. The problem of environmental degradation in Ghana is a serious one. Increasing focus and presence in the Northern and Upper West regions implies that interventions will have to cope with a very fragile environment. This CPE recommends that an environmental assessment should form part of the COSOP, even before the subject is dealt with at the project design stage. Building on its findings, the CPE recommends that such an assessment should also deal with areas of potential negative

impact, such as polluting effluents from cassava processing and the chemical processing of small enterprises, soil erosion, and water-borne disease caused by irrigation.

Recommendation 6: Bring to bear IFAD's country presence and outposted country programme manager. For all the foregoing recommendations to be possible, IFAD-supported modalities will need to change. The Fund has recently approved a new business model, which, inter alia, hinges upon direct supervision, country presence and non-lending activities (policy dialogue, partnership building and knowledge management). IFAD has a very good opportunity to spearhead the new business model in Ghana. It established a country office in 2010, outposted the programme manager, which will also facilitate exchanges within the subregion and broader engagement in South-South cooperation. IFAD should take the country office and country programme manager outposting opportunity to further support its country programme, including non-lending activities. In terms of knowledge management, it should further mobilize expertise and analytical resources from within Ghana and the region as a whole, both for COSOP preparation and project design. Country presence should also contribute to policy dialogue and partnership-building, areas to which IFAD will need to devote more attention in future. And finally, IFAD will need to take advantage of its country presence to support the assessment of results, especially impact, at the project level and make a systematic review of the programme as a whole. This would facilitate better assessment of performance progress, generate evidence of achievements and raise more attention among potential partners.

Additional information on the country strategy and programme of Ghana

Table A1
Comparison of COSOP 2012 and 2019

	COSOP 2012-2018	COSOP 2019-2024
Overall objective	Focus on two pillars: (i) accelerated agricultural modernization and sustainable natural resource management; and (ii) enhancing the competitiveness of the private sector.	Contribute to achievement of SDGs 1, 2, 9, 12 and 14 and promote inclusive and sustainable rural transformation.
Strategic objectives	<ol style="list-style-type: none"> 1. Small farm and off-farm enterprises have access to markets and adequate technologies, allowing them to improve their commercial and environmental sustainability in agricultural value chains. 2. Small farm and off-farm enterprises have access to efficient, sustainable services to strengthen their capacity, skills and financial assets. 	<ol style="list-style-type: none"> 1. Promote a financially sustainable and inclusive rural transformation. 2. Strengthen productivity in inclusive value chain development by enabling smallholder farmers, livestock keepers and fishers. 3. Strengthen capacities and economic opportunities.
Geographic priority	Nationwide with special attention given to the northern part of the country, particularly the Upper West and Upper East Regions. ¹	Nationwide plus special attention to the five main regions (Upper East, Upper West, Northern, North-East, and Savanna).
Main target groups	Smallholder farmers, particularly subsistence farmers, and resource-poor rural people, including women and particularly rural youth.	Rural entrepreneurs managing MSMEs; smallholders with less than 5 ha; women and youth 18-35 years; and persons with disabilities.
Non-lending activities	Serving as an international forum hub, arranging exchange visits, funding staff training, organizing workshops, mobilizing technical assistance, documenting and promoting successful innovations, enhancing monitoring and evaluation mechanisms, fine-tuning programme models, and spearheading knowledge management for partnerships and policy dialogue.	(i) Ongoing engagement in policy dialogue through sector-wide donor coordination platforms, meetings of the UNCT and other forums; (ii) innovation, technology transfer and knowledge-sharing through SSTC; (iii) activities to support implementation (e.g. Advancing Knowledge for Agricultural Impact; and, (iv) communication activities.
Main partners	Public institutions (MoF, MoFA, MoTI, Ministry of Local Government and Rural Development), CSOs, FBOs, development partners (United Nations Office for Project Services, AfDB, World Bank, FAO, WFP, UNDP, GCF, CAADP, GiZ, DANIDA, KfW, national agricultural and socio-economic research institutions (International Food Policy Research Institute), the private sector, including apex financial bodies.	Public institutions (MoFA, MoTI, MoF, Ministry of Environment, Science, Technology and Innovation Ministry of Local Government and Rural Development, NBSSI, Ghana Cocoa Board); Private sector organizations (farmers' organizations, MSMEs, and apex bodies); Development partners (United Nations Office for Project Services, AfDB, WB, FAO, WFP, UNDP, GCF).

Source: COSOPs 2012 and 2019. Cross-cutting thematic aspects. Both COSOPs highlight inclusive development, sustainable resource management, capacity-building, private sector engagement, innovation and technology, climate change resilience, financial inclusion, partnerships and collaboration and robust monitoring and evaluation.

Table A2
PBAS allocation

	IFAD-9	IFAD-10	IFAD 11	IFAD 12
PBAS allocation	37 949 526	40 000 000	44 97 ,000	46 045 375
PBAS used	37 100 000	40 000 000	87 473 000	15 000 000
Pipeline	-	-	-	31 045 000
% PBAS used	97.8 %	100.0 %	194.5 %	32.6 %

Source: IOE analysis based on Oracle Business Intelligence data, 2013-2023.

¹ Where high rates of poverty have persisted over recent decades.

Table A3

Evaluability portfolio projects and available reports

<i>Project name</i>	<i>Project status</i>	<i>Self-evaluation reports available</i>	<i>Evaluability</i>
Root and Tuber Improvement and Marketing Programme	Completed	PCR, SV/IS, project data	All criteria
Northern Rural Growth Programme	Completed	PCRV, PCR, SV/IS, project data	All criteria
Rural and Agricultural Finance Programme	Completed	PCRV, PCR, SV/IS, project data	All criteria
Rural Enterprises Programme	Ongoing	SV/IS, project data	All criteria
Ghana Agricultural Sector Investment Programme	Completed	SV/IS, project data	All criteria
Affordable Agricultural Financing for Resilient Rural Development Project	Ongoing	SV/IS, project data	Relevance and coherence
Emergency Support to Rural Livelihoods and Food Systems Exposed to COVID-19	Ongoing	SV/IS, project data	All criteria

Source: CSPE team.

Table A4

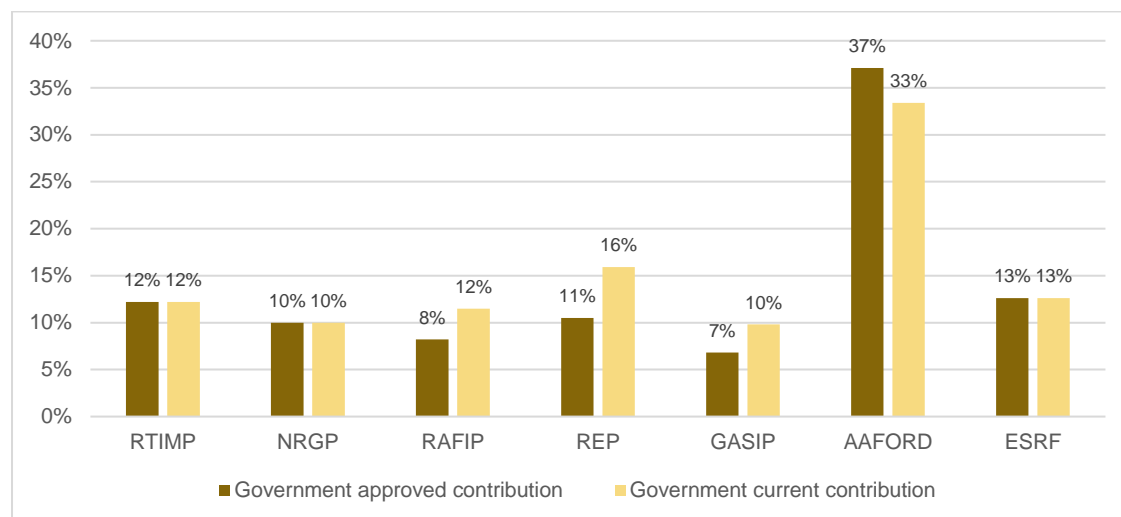
Time between key milestones (in months)

<i>Project name</i>	<i>Project design</i>	<i>Approval to effectiveness</i>	<i>Effectiveness to first disbursement</i>	<i>First disbursement to project completion</i>	<i>Approval to first disbursement</i>	<i>Project completion to financial closure</i>	<i>Extension</i>
RTIMP	9	14	3	93	5	5	-
NRGP	16	10	5	92	5	5	-
RAFIP	9	16	6	67	6	6	-
REP	11	3	2	156	5	5	60
GASIP	19	13	7	92	7	7	26
AAFORD	4	16	7	66	6	6	
ESRF	1	3	7	36	5	5	23
Ghana average	9.9	10.7	5.3	86.0	5.6	5.6	
WCA average*	14.7	7.5	7.1	80.8	6.1	6.1	

*This average includes the projects approved between 2010 and 2021 in Benin, Burkina Faso, Cabo Verde, Cameroon, Central African Republic, Chad, Congo, Côte d'Ivoire, Democratic Republic of the Congo, Equatorial Guinea, Gabon, Gambia (The), Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, São Tomé and Príncipe, Senegal, Sierra Leone, Togo.

Source: CSPE analysis based on IFAD Oracle Business Intelligence.

Figure A1

Government's financial contributions

Source: IFAD Oracle Business Intelligence data and financial agreements.

Timeline of IFAD-supported project portfolio, 2013–2025

Timeframe	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
IFAD COSOP	COSOP 2013-2018						COSOP 2019 -2024						New COSOP	
PBAs cycle	IFAD 9			IFAD 10			IFAD 11			IFAD 12			Soon IFAD 13	
IFAD portfolio	RTIMP (US\$18.9 million)													
	NRGP (US\$22.7 million)													
	RAFiP (US\$15 million)													
	REP (US\$86.5 million)													
				GASIP (US\$46.6 million)										
					AAFORD (US\$15 million)									
								ESRF (US\$20 million)						

The table shows project dates starting from entry into force year.

Source: IOE elaboration based on IFAD Oracle Business Intelligence

Additional details on the CSPE methodology

Table A5

Mapping the CSPE stakeholders

<i>Internal (IFAD) stakeholders</i>	<i>Interest in the evaluation</i>	<i>Participation in the evaluation</i>	<i>Who</i>
Country Office	The primary stakeholder, and responsible for country-level planning and implementation of IFAD's activities. It has a direct stake in the evaluation and will be a primary user of its results in the development and implementation of the next CSPE.	Country Office staff will be involved in planning, briefing and feedback sessions, interviewed as key informants during the main mission, and they will have an opportunity to review and comment on the draft approach paper and the evaluation report, and management response to the CSPE. They will be invited to actively participate in the stakeholder workshop at the end of the evaluation process, to help shape the evaluation recommendations.	Country director and country programme officer and other office staff.
IFAD Regional Office in Abidjan	The CSPE is expected to strengthen the regional office's strategic guidance and technical support to the country office and to provide lessons with broader applicability across the region and globally.	Relevant regional office staff will brief the evaluation team during the inception phase and may be interviewed as key informants during the main data collection phase. They may participate in the debriefing at the end of the evaluation mission and provide comments on the evaluation report. Staff might be interested in participating in the stakeholder workshop at the end of the evaluation process, to help shape the evaluation recommendations.	Regional Director and other staff.
WFP senior management	WFP senior management is expected to have an interest in learning from the evaluation results because of the importance and uniqueness of the country programme in the region.	WFP senior management will have an opportunity to review the report and will provide a management response to the CSPE.	Associate Vice President and other senior staff.
Executive Board including the Evaluation Committee	Executive Board members are expected to have an interest in the evaluation results because of the importance of the country programme in the region.	Executive Board members will be invited to review and comment on the evaluation findings, recommendations and management response during an informal board session.	Delegates.
Independent Office of Evaluation	IOE will use evaluation findings and recommendations for synthesis and input into other evaluations, as well as to comment on the new CSPE.	IOE is responsible for managing the evaluation.	IOE staff.
External Stakeholders			
Beneficiaries	The ultimate recipients of assistance have the right to express their opinion and have a stake in determining whether IFAD assistance is timely, relevant to their needs, appropriate to their cultural and social context, efficient, effective, sustainable and coherent.	The CSPE will seek to engage with target beneficiary groups to learn directly from their perspectives and experiences of IFAD's support in selected districts. Special attention will be given to hearing the voices of women, people with disabilities and other potentially marginalized population groups. During the main data collection phase, those target groups will be visited, informed about the evaluation and interviewed individually or in groups. With support from the country office, evaluation findings will be reported back to target population groups through appropriate media.	IFAD target population groups.

<i>Internal (IFAD) stakeholders</i>	<i>Interest in the evaluation</i>	<i>Participation in the evaluation</i>	<i>Who</i>
Ghanian Government at central and decentralized level, and institutions	As the key partner and as the recipient of IFAD loans, training and other types of assistance aimed at strengthening their capacity to design and implement policies, strategies and programmes, the government has a stake in IFAD determining whether its assistance is timely, relevant to its needs, appropriate, efficient, effective, sustainable and coherent.	Key ministries will be briefed and consulted during the inception phase, to ensure their interests are covered by the evaluation. All relevant ministries will be met during the main data collection phase to seek their perspectives on IFAD's strategy and the performance of both IFAD and the Government of Ghana. They will have the opportunity to review and comment on the approach paper and the draft evaluation report and be invited to the stakeholder workshop at the end of the evaluation process.	Ministry for Local Government and Rural Development; Market Oriented Agriculture Development Programme; Ministry of Food and Agriculture; Ministry of Fisheries and Aquaculture Development; Ministry of Finance and Economic Planning; Ministry of Trade and Industry; Ministry of Environment, Science, Technology and Innovation; Environment Protection Agency, Ghana Meteorological Agency, Ghana Irrigation Development Agency, Ghana Standards Authority, National Development Planning Commission; National Investment Bank.
Project management unit	Responsible for country-level implementation of IFAD's activities. It has a direct stake in the evaluation.	PMU staff will be involved in planning, briefing and feedback sessions, will be interviewed as key informants during the main mission, and they will have an opportunity to review and comment on the draft approach paper and the evaluation report. They will be invited to actively participate in the stakeholder workshop at the end of the evaluation process, to help shape the evaluation recommendations.	Project directors and other relevant staff (finance, M&E, procurement, etc.).
United Nations Country Team	IFAD works closely with the UNCT and other development actors that operate under the leadership of the United Nations Resident Coordinator. The UNCT's harmonized action aims to contribute to the realization of the government's developmental objectives. It therefore has an interest in ensuring that IFAD programmes are effective in contributing to the United Nations' concerted efforts. Development partners will be interested in evaluation findings, lessons and recommendations related to strategic partnerships and sector coordination. Their views will be valued in the shaping of the new CSPE.	Key United Nations partners will be briefed and consulted during the inception phase, so that their particular interests can potentially be covered by the evaluation. Relevant international partners will be met during the main data collection phase to seek their perspectives on IFAD's strategy and performance in Ghana. They will be invited to the stakeholder workshop at the end of the evaluation process, to help shape evaluation recommendations.	United Nations Resident Coordinator, UN Women, FAO, UNIDO, WFP.
Implementing partners	Implementing partners are critical to support the implementation of IFAD's activities. They will be interested in evaluation findings, lessons and recommendations related to the management of technical partnerships. Their views will be valued in the shaping of the new CSPE.	A selection of implementing partners will be met during the main data collection phase to seek their perspectives on their collaboration with IFAD in Ghana and will be invited to the stakeholder workshop at the end of the evaluation process, to help shape evaluation recommendations.	Ghana Commodity Exchange, Council of Scientific and Industrial Research.
Private sector partners	Various companies provided support to IFAD during the CSP implementation and will be interested across the range of portfolio activities about the implications of the evaluation results.	Interviews with other current or potential partners from the private sector during the data collection phase will be undertaken as applicable.	Bank of Ghana, Association of Rural and Community Banks, Ghana Microfinance Institution's Network.

<i>Internal (IFAD) stakeholders</i>	<i>Interest in the evaluation</i>	<i>Participation in the evaluation</i>	<i>Who</i>
International and donor institutions	Major donors and international institutions have an interest in knowing whether their funds have been spent efficiently and if WFP's work is effective in alleviating the food insecurity of the most vulnerable.	Involvement in interviews, feedback sessions, report dissemination.	European Commission. African Development Bank, World Bank, GIZ, USAID, AFD, Canadian International Development Agency, JICA, KFW, Agra, DANIDA, Global Affairs Canada

Source: Evaluation team elaboration.

Box A1

Detailed methodological approach

The CSPE applied a **mixed methods approach**. A gendered approach was used in sampling as well as while exploring if the activities themselves have been gender responsive. Specifically, this meant that a gendered approach was used for sampling, ensuring that both women and men were included in the sample. In relation to the activities, the evaluation explored if and how gender was considered in the selection of beneficiaries, as well as the design and implementation of activities.

The reconstructed ToC allowed the evaluation team to understand the logic that underpinned the achievement of results. As throughout the rest of the world, the country programme was subject to implementation challenges due to the COVID-19 pandemic. In addition, there were shifts in priorities and needs that materialized during implementation. The reconstructed ToC reflects the thinking when the CSP was designed but also aligned with the real world implementation of the CSPE. The evaluation assessed whether the assumptions made have materialized and the causal pathways from activities to outputs and outcomes have occurred as envisaged.

The data collection was grounded by an **outcome harvesting** approach. Specifically, this meant that during interviews, particular focus was placed on outcomes, rather than simply focusing on activities, implementation experience and outputs. However, in responding to the evaluation questions, the focus was on predefined outcomes. Outcome harvesting was only useful in identifying outcomes that were additional to those listed in the projects.

An extensive **desk review** was conducted on documentation related to the portfolio and non-lending operations (e.g. design documents, midterm reviews, supervision and completion reports, grant reports, COSOPs and portfolio review documents). Desk review working papers were prepared and the findings guided further inquiry during the evaluation mission. Given the volume of documentation, the methodology for the literature review followed a structured approach, to categorize documentation and code-relevant information into a coding tree that was directly mapped against the lines of inquiry to facilitate learning and to ensure consistency between reviewers. During this phase, the team also elaborated detailed review questions and data sheets, which formed the basis for requests for additional data from the IFAD Country Office and the different PMUs.

During the inception stage, **virtual stakeholder interviews** were conducted with key stakeholders to capture expectations and develop a better understanding of the context. This helped to refine the evaluation scope and questions.

Primary data collection. A three-week **field mission** was conducted in May 2024 to gather additional information on achievements and collect stakeholders' views. The team also met with a diverse range of stakeholders in the capital and the field and visit selected project sites. Both **key informant interviews** and **focus group discussions** were held with relevant stakeholders and beneficiaries.

The informant discussions relied on semi-structured interviews that provided some guidance for a conversation, but they were not intended to be read word-for-word, nor followed exactly as they would be in the case in a fixed-response questionnaire.

A number of FGDs were held with different types of beneficiaries. The aim of these interviews was to understand their experience of receiving support, its results, and the effects of the support they received. Specifically, the focus of the discussions was on identifying attributable outcomes. There was a clear focus on gender and other forms of vulnerability and the degree to which these issues were included in the design and implementation of activities. The interviews were also used to assess how relevant the activities selected by the programme had been. In addition, group interviews were held with government staff who received IFAD support. The aim of these interviews was to assess the degree to which the knowledge gained led to changes in practice, was integrated into institutional operations and is sustainable. To increase the chance of scheduling the maximum number of interviews during the data collection mission, the mission plan was shared as early as possible with the country office.

Sampling

The evaluation took a purposive approach to sampling, aiming to identify those informants who could provide the most salient information relative to the questions, while also permitting the triangulation of original data.

The sampling ensured that different stakeholder categories were included. A gendered approach to respondent identification was applied.

The field data collection focused on work conducted across the areas where IFAD has focused its investments. Within the selected areas, pertinent communities were selected in consultation with the ICO, to ensure the collection of representative data and to arrange access for visits. At this stage, the plan was to engage with government representatives from agencies at both central and district levels.

Beneficiaries from different categories were targeted, but the number was not statistically representative. Within the communities selected, the evaluation team tried to interview different stakeholder categories, including relevant government officials, partners and direct beneficiaries, to ensure coherence and enable the triangulation of data.

IFAD and PMU staff played a role in identifying beneficiaries and selecting sites. A degree of flexibility was maintained by the evaluation team during field data collection to consult relevant stakeholders who were not preidentified. However, given the limited duration of the data collection mission, the field mission focused on five regions, wherein a few select project activity sites were visited and stakeholders/beneficiaries met. The evaluation team split into two groups at all times to permit the maximum data collection achievable.

Sampling for key informant interviews

A purposive approach to sampling was undertaken, whereby relevant stakeholders at the national level were selected for interviews.

For district-level interviews, the team again took a purposive approach to sampling and prioritized speaking to representatives of the ministries that IFAD partners with nationally. Where possible, the team undertook group discussions to make the best use of time at the district level.

At sites hosting specific activities, group discussions were undertaken with beneficiaries which targeted both male and female beneficiaries at each site, and where possible requested the inclusion of youth in group discussions.

Sampling of district-level sites for fieldwork

A detailed itinerary for district-level fieldwork was drafted. This was based on a list of sites received from IFAD's ICO and PMUs. The following steps were taken to sample the specific sites:

- travel time and accessibility;
- type of activity, ensuring coverage of different interventions;
- for asset-creation interventions: type of asset (ensuring a range of assets are covered); year of intervention (ensuring covering assets created earlier in the CSPE, as well as more recently); number and type of beneficiaries;
- integration of activities: where possible, sites with multiple interventions, as well as sites with single interventions were selected, to understand the different levels of integration between outputs and outcome areas;
- date and duration of interventions.

All interviews were confidential, and the evaluation team took careful measures to ensure that notes on interviews—a core data source for this exercise—were not seen outside the team. When quoting interviews, attribution was made to categories of stakeholders, not individuals or organizations.

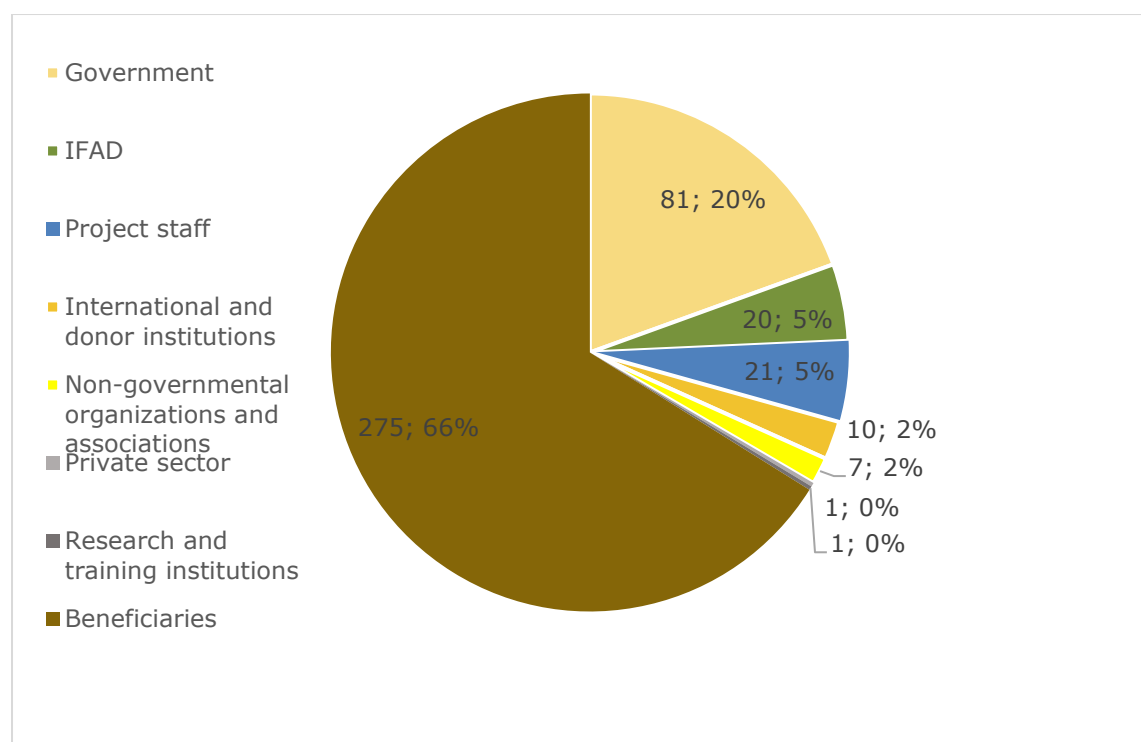
Preliminary findings were presented during a wrap-up session at the end of the mission with representatives from the government, IFAD and key partners.

The qualitative and quantitative data gathered was analysed and information was triangulated. Additional meetings were organized as needed to discuss preliminary findings and trends.

Source: CSPE elaboration.

Figure A2

Types of stakeholders met by CSPE mission (number and percentage of total met)



Box A2: The four focus areas of the CSPE.

Considering the focus of the country programme, four key thematic areas emerged which were used as the operational basis for developing the evaluation findings. These themes, presented below, were discussed at the inception stage with the IFAD country director.

- i. **Value chain transformation:** Throughout successive COSOPs, a continuing theme emerged on the transformation of the agricultural value chain. The 2013 COSOP initiated a shift from traditional subsistence farming to a more market-oriented agriculture, with an accent on elevating small farm enterprises into commercially-sustainable entities. In the 2019 COSOP the focus expanded to enhance productivity, with particular attention on climate resilience, technological advancements and sustainable management of resources. Keeping these in mind, the CSPE assessed overall the extent to which the interventions improved the efficiency, productivity, inclusiveness and sustainability of the value chains. It also assessed the role of the private sector, including its incentives to work with smallholders, value chain governance mechanisms and the group dynamics among members of farmer-based organizations to foster commercial partnerships.
- ii. **Micro, medium- and small-scale enterprises (MSME):** Just as in the agricultural value chain, support to MSMEs was a continuing theme under both COSOPs. MSMEs were part of SO2 under COSOP 2013 and SO3 in COSOP 2019. Both SOs stressed the same two aspects - improving financial access and providing capacity-building support to MSMEs. Enhancing the provision of affordable services through skills development, improving links to banks and building partnerships with larger private sector actors were all meant to increase the profitability of MSMEs. The CSPE assessed the extent to which IFAD's interventions were effective in achieving the objectives stated in the COSOPs related to the MSMEs.
- iii. **Rural infrastructure:** Investment in rural infrastructure was a cornerstone of both COSOPs, although their approaches varied slightly. The 2013 COSOP highlighted investments in deprived regions, aiming to reduce post-harvest losses and improve agricultural productivity. The 2019 COSOP continued this focus, bringing additional emphasis on developing agricultural services at affordable prices and investing in critical infrastructure to boost productivity in agriculture and value chains. The CSPE assessed the effectiveness of IFAD's interventions in infrastructure development on the supply side (boosted agricultural productivity, reduced cost of agriculture production, strengthened resilience and capacitated institutions), their efficiency (the extent to which the different infrastructure-related interventions were integrated) and the overall effect on enhancing beneficiaries' income.
- iv. **Inclusive rural finance:** The 2013 COSOP's aim was to enhance the capabilities of rural financial institutions and introduce ground-breaking financing models, increasing the bankability and financial literacy of smallholder farmers. By 2019, the emphasis had shifted to more directly confront rural finance challenges, like the scarcity of finding suitable lending products and facing exorbitant interest rates. The introduction of innovative financial products and technical assistance was envisioned to foster an inclusive financial sector for micro, small- and medium-sized enterprises (MSMEs). The CSPE assessed the effectiveness of IFAD interventions, individually, on beneficiaries (enquiring how relevant the financial products were to them, and to what extent the different profiles of beneficiaries gained access to finance) and on rural financial institutions (the relevance and effectiveness of incentives provided by IFAD projects to these institutions, including interventions related to the regulatory framework, to ensure lending for value chain development), and collectively (how effective were the arrangements established by the projects between banks, rural financial institutions and project beneficiaries).

Source: CSPE team analysis.

Supporting tables and graphs

Output	Project	Indicator	Unit	Achieved	Achieved against target %
Access to affordable and enhanced inputs	RTIMP	Primary multiplication fields of root and tuber established	Hectares	633	104%
	RTIMP	Secondary multiplication fields of root and tuber established	Hectares	1971	78%
	RTIMP	Root and tuber farmers receive healthy planting material by 2014	Number	187 275	107%
	GASIP	Market, processing or storage facilities constructed/rehabilitated	Number	129	258%
	ESRF	Total beneficiaries receiving seeds and other inputs	Number	24 782	100%
	ESRF	Beneficiaries receiving seeds and other inputs by males, females, and youth	Number	13 465 (m) 11 317 (f) 12 243 (y)	109% (m) 183% (f) 150% (y)
	ESRF	Total beneficiaries receiving maize seeds and inputs	Number	18 645	-
	ESRF	Beneficiaries receiving maize seeds and inputs by males, females, and youth	Number	10 427 (m) 8 218 (f) 9 273 (y)	-
	ESRF	Area under improved maize	Hectares	59 106	-
	ESRF	Total beneficiaries receiving rice seeds and inputs	Number	4 779	-
	ESRF	Beneficiaries receiving rice seeds and inputs by males, females and youth	Number	2 604 (m) 2 175 (f) 2 502 (y)	-
	ESRF	Area under improved rice	Hectares	9 328	-
	ESRF	Total beneficiaries receiving soya seeds and inputs	Number	957	-
	ESRF	Beneficiaries receiving soya seeds and inputs by males, females and youth	Number	351 (m) 606 (f) 335 (y)	-
	ESRF	Area under improved soya	Hectares	1 995	-
	ESRF	Total beneficiaries receiving vegetable seeds and inputs	Number	401	-
	ESRF	Beneficiaries receiving vegetable seeds and inputs by males, females and youth	Number	83 (m) 318 (f) 133 (y)	-
	ESRF	Area under vegetable cultivation	Hectares	1 767	-
Farmer training on technical and organizational skills	RTIMP	Farmer field fora organized	Number	451	90%
	RTIMP	Clients reached through FFF	Number	15 154	86%
	RTIMP	FFF facilitators trained	Number	723	98%
	RTIMP	FFF adoption rate	Per cent	65%	76%
	RTIMP	On-farm research projects on root and tuber crops conducted	Number	16	70%
	RTIMP	Farmers participated in the research project	Number	780	93%
	RTIMP	Prototypes and technologies tested	Number	28	93%

	RTIMP	Artisans trained in manufacturing of equipment and construction of processing units	Number	200	93%
	RTIMP	Beneficiaries of exposure visits	Number	3 777	69%
	RTIMP	Number of good practice centres established	Number	26	65%
	GASIP	Total number of persons trained at least once in production practices and/or technologies by the project	Number	46 550	155%
	GASIP	Persons trained at least once in production practices and/or technologies by the project, males and females	Number	21 342 (m) 25 208 (f)	142% (m) 168% (f)
	ESRF	Total beneficiaries supported to strengthen their resilience	Number	556	-
	ESRF	Persons trained in production practices and/or technologies through e-extension services	Number	318	1%

Sub-Output	Project	Indicator	Unit	Achieved	Achieved against target %
Better land practices	RTIMP	Cassava green mite predators (<i>Typhlodromalus manihoti</i>) produced and released	Number	2 220 511	89%
	RTIMP	Larger grain boarer predators (<i>Teretrius nigresens</i>) produced and released	Number	1 504 555	115%
	GASIP	Land under climate-resilient practices	Hectares	4 401	44%
	GASIP	Irrigated land using efficient technology	Hectares	26	3%
	GASIP	Households supported with increased water availability or efficiency	Number	1 132	105%
	GASIP	Total individuals engaged in natural resource management and climate risk management activities	Number	19 316	129%
	GASIP	Individuals engaged in natural resource management and climate risk management activities, males and females	Number	11 565 (m) 7 751 (f)	154% (m) 103% (f)
	GASIP	Total persons provided with climate information services	Number	3 132	31.30%
	GASIP	Persons provided with climate information services by males, females and youth	Number	2 474 (m) 658 (f) 1 950 (y)	50% (m) 13% (f) 65% (y)
	ESRF	Farmers trained to manage fall armyworms through biological control methods	Number	2 492	-
Access to climate resilient infrastructure	NRGP	Land under irrigation schemes constructed/rehabilitated	Hectares	2 112	75%
	NRGP	Development of flood recession schemes	Hectares	1 003	100%
	NRGP	Construction/rehabilitation of small dams	Number	36	Discontinued
	NRGP	Rehabilitation of Inland Valley Rice Development Project schemes	Hectares	650	103%
	NRGP	River pumping schemes	Hectares	150	100%

	GASIP	Farmland under water-related infrastructure constructed/rehabilitated	Hectares	353	101%
	GASIP	Production and processing facilities supported with increased water availability and efficiency	Number	30	60%
Training of FBOs	NRGP	Water user associations formed and functional	Number	41	13%
	NRGP	Groups managing infrastructure formed/strengthened	Number	41	-
	NRGP	People in groups managing infrastructure formed/strengthened	Number	697	-
	NRGP	Groups managing infrastructure with women in leadership positions	Number	41	80%
	GASIP	Total poor smallholder household members supported in coping with the effects of climate change	Number	24 318	243%
	GASIP	Poor smallholder household members supported in coping with the effects of climate change (males) and (females)	Number	14 967 (m) 9 351 (f)	299% (m) 187% (f)
	GASIP	Demonstrations undertaken (ASAP)	Number	134	268%
	GASIP	Water users associations trained/supported	Number	62	124%
	GASIP	Total persons trained in climate change resilience, ASAP	Number	19 317	129%
	GASIP	Persons trained in climate change resilience under ASAP, males and females	Number	11 828 (m) 7 489 (f)	158% (m) 100% (f)
	ESRF	Farmer groups trained in community-based disaster risk reduction	Number	600	-
Output	Project	Indicator	Unit	Achieved	Achieved against target %
Enhanced linkages with input suppliers	NRGP	Feeder roads constructed/rehabilitated	Kilometres	646 or 675	108% or 113%
	NRGP	Farm access tracks constructed/rehabilitated	Kilometres	100	50%
	NRGP	Warehouse & packhouse facilities constructed/rehabilitated	Number	13	93%
	GASIP	Total rural producers accessing production inputs and/or technological packages	Number	57 941	116%
	GASIP	Length of roads constructed, rehabilitated or upgraded	Kilometres	98.22	98%
	GASIP	Rural producers accessing production inputs and/or technological packages (males), (females) and (youth)	Number	38 016 (m), 19 925 (f), 30 461 (y)	152% (m), 80% (f), 203% (y)
Processors	RTIMP	Increase of cassava processed at GPCs	Metric tons	37 071	-
	RTIMP	Clients acquiring improved processing equipment	Number	1 235	62%
Contractual agreements/value chains established	RTIMP	Gari chains established	Number	24	32%
	RTIMP	Plywood chains established	Number	6	100%
	RTIMP	High quality cassava flour supply chains established	Number	5	83%
	RTIMP	Fresh yam supply chain established	Number	5	500%
	NRGP	Marketing groups formed/strengthened	Number	8 127	406%
	NRGP	Skills of people in marketing groups formed/strengthened	Number	201 746	403%
	NRGP	Marketing groups with women in leadership positions	Number	2 673 (33% of groups)	297% (change in groups 73%)
	GASIP	Agribusinesses supported	Number	109	36%

Enhanced sales	GASIP	Total size of producer organisations	Number	60 501	121%
	GASIP	Total male and female size of POs	Number	37 683 (m), 22 818 (f)	151% (m), 91% (f)
	GASIP	Rural POs supported	Number	1 568	37%
	RTIMP	Root and tuber commodities traded by 2014	Tons	40 076	72%
	RTIMP	PCF traded by 2014	Tons	4 932	37%
Enhanced sales	RTIMP	High quality cassava flour traded by 2014	Tons	2 387	19%
	RTIMP	Yam (chain only) traded by 2014	Tons	10 092	421%
	RTIMP	Gari traded by 2014	Tons	22 665	81%
Training business development and marketing skills	RTIMP	Clients trained in business development and marketing skills	Number	3 959	66%
	RTIMP	Clients adopting business and marketing skills	Number	2 286	76%

Sub-Output	Project	Indicator	Unit	Achieved	% Achieved/Target
Access relevant affordable financial products to and	RTIMP	Clients accessing financial services facilitated by the programme	Number	1 235	69%
	NRGP	People accessing credit	Number	21 349	-
	NRGP	Enterprises accessing financial services facilitated by project	Number	37	37%
	REP	Total National Vocational Training Institute certifications-training aligned with Council of Technical, Vocational and Educational Training	Number	17 705	77%
	REP	National Vocational Training Institute certifications-training aligned with Council of Technical, Vocational and Educational Training , males and females	Number	6 127 (m) 11 578 (f)	53% (m) 101% (f)
	REP	New RTFs established	Number	10	33%
	REP	Staff of RTFs (re)trained	Number	60	39%
	REP	Total master craft persons trained	Number	14 992	49%
	REP	Master craft persons trained, males and females	Number	14 576 (m) 416 (f)	96% (m) 3% (f)
	REP	Total traditional apprentices trained	Number	6 218	21%
	REP	Traditional apprentices trained, males and females	Number	4 383 (m) 1 835 (f)	29% (m) 12% (f)
	REP	Total technical apprentices trained	Number	1 574	83%
	REP	Technical apprentices trained, males and females	Number	1 423 (m) 151 (f)	150% (m) 16% (f)
	REP	Total graduate apprentices provided with start-up kits	Number	6 632	35%
	REP	Graduate apprentices provided with start-up kits, males and females	Number	2 534 (m) 4 098 (f)	27% (m) 43% (f)
	REP	Total persons accessing facilitated advisory services	Number	67 274	50%
	REP	Persons accessing facilitated advisory services (males) and females	Number	35 619(m) 31 655(f)	53%(m) 47%(f)
	REP	PFI participating in project	Number	66	83%
	REP	Total staff of financial institutions trained	Number	369	107%
	REP	Staff of financial institutions trained, males and females	Number	359 (m) 10 (f)	208% (m) 6% (f)
	REP	Total persons accessing financial services - credit	Number	23 979	65%
	REP	Persons accessing financial services – credit, males and females	Number	7 958 (m), 16 021 (f)	43% (m), 87% (f)
	REP	Total MSEs accessing MGF	Number	3 530	35%
	REP	MSEs accessing MGF (male-owned MSE) and (female-owned MSE)	Number	1 766 (m) 1 764 (f)	35%
	REP	MGF amount disbursed	Thousand USD	2 505.27	68%
	REP	Total MSEs accessing REDF	Number	20 449	65%
	REP	MSEs accessing REDF (male-owned MSE) and (female-owned MSE)	Number	6 192 (m) 14 257 (f)	39% (m) 91% (f)
	REP	REDF amount disbursed	Thousand USD	12 278	179%

	GASIP	Value of loans leveraged by matching grants	Thousand USD	293.32	4%
	NRGP	Value of gross loan portfolio	USD	4 861 625	162%
	NRGP	Value of voluntary savings	USD	605 539	202%
	NRGP	Productivity Investment Fund -matching grant	Million USD	0.7	51%
	NRGP	Productivity Investment Fund -public goods facility	USD	0	0%
	GASIP	Total persons accessing financial services - savings	Number	14 960	30%
	GASIP	Rural areas accessing financial services – savings, by males, females and youth	Number	4 377 (m) 10 583 (f) 4 392 (y)	18% (m) 42% (f) 29 (y)
	GASIP	Total persons accessing financial services - credit	Number	8 451	28%
	GASIP	Rural areas accessing financial services – credit, by males, females and youth	Number	4 057 (m) 4 394 (f) 2 631 (y)	27% (m) 29% (f) 29% (y)
	NRGP	Apex organizations formed/strengthened	Number	10	100%
Enhanced capacities of RFI to regulate and supervise	NRGP	Financial institutions participating	Number	26	87%
	NRGP	Staff of financial institutions trained	Number	324	324%
	NRGP	PIF-regional exchange visits	USD	162 000	41%
	RAFiP	Rural MFI staff trained in financial inclusion including gender and youth	Number	48	120%
	RAFiP	Total RMFI staff capacity built in operations and management	Number	6 013	150%
	RAFiP	GHAMFIN and subsector apex staff trained by type of training	Number	191	191%
	REP	Apex organisations formed/strengthened	Number	88	55%
	GASIP	PFI staff trained, men and women	Number	7	1%
	RAFiP	Formalised relationships between BOG and apexes	Number	4	133%
MSMEs and staff of supporting structures supported and trained	REP	New BACs established	Number	95	100%
	REP	Rural enterprises accessing business development services	Number	91 905	86%
	RAFiP	Agricultural extension agents and BAC and programme staff trained in financial literacy	Number	370	185%
	REP	Staff of BACs (re)trained	Number	2 500	299%
	REP	Total rural MSEs counselled	Number	96 927	88%
	REP	Rural MSEs counselled (male-owned) and (female-owned)	Number	35 356 (m) 61 571 (f)	64% (m) 112% (f)
	NRGP	District value chain committees established	Number	57	-
	NRGP	District value chain committee members are women	Per cent	35%	-
	REP	Total persons trained in income-generating activities or business management	Number	278 260	60%
	REP	Persons trained in income-generating activities or , males and females	Number	78 974 (m) 199 286 (f)	34% (m) 86% (f)
	REP	Total persons receiving vocational training	Number	39 736	28%
	REP	persons receiving vocational training, males and females	Number	25 183 (m) 14 553 (f)	54% (m) 16% (f)
	REP	Total persons trained in business/entrepreneurship	Number	106 453	52%
	REP	Persons trained in business/entrepreneurship, males and females	Number	31 516 (m) 74 937 (f)	31% (m) 73% (f)
	REP	Total persons trained in income-generating activities	Number	143 560	138%
	REP	Persons trained in income-generating activities, males and females	Number	38 696 (m) 104 864 (f)	75% (m) 202% (f)
	REP	Total local business associations supported/trained	Number	32 923	49%
	REP	Local business associations supported/trained, males and females	Number	11 411 (m) 21 512 (f)	34% (m) 64% (f)

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Key project-related documents

Impact assessment of REP
Interim audit reports
Midterm review reports
Project completion reports
Project completion report validations
Project design documents
Project performance evaluation of RTIMP
Supervision audit reports
Supervision mission and progress reports

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