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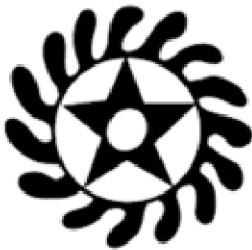
COUNTRY DEVELOPMENT COOPERATION STRATEGY (CDCS)

AUGUST 11, 2020 – AUGUST 11, 2025

APPROVED FOR PUBLIC RELEASE

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Sesa Wo Suban
(se-sa wo su-ban)

"Change or transform your character"

symbol of life transformation

This Ghanaian symbol combines two separate adinkra symbols, the "Morning Star" which can mean a new start to the day, placed inside the wheel, representing rotation or independent movement

ACRONYMS

A&A	Acquisition and Assistance
AfCFTA	African Continental Free Trade Agreement
AMCHAM	American Chamber of Commerce
CDC	Centers for Disease Control and Prevention
CDCS	Country Development Cooperation Strategy
CLA	Collaborating, Learning, and Adapting
COVID-19	Coronavirus Disease 2019
CSO	Civil Society Organization
CSP	Country Strategy Paper
DFC	Development Finance Corporation
DHIMS	District Health Information Management System
DO	Development Objective
DRG	Democracy, Rights, and Governance
DCED	Donor Committee for Enterprise Development
EXIM Bank	Export Import Bank
FAS	Foreign Agricultural Service
FCS	Foreign Commercial Service
FSN	Foreign Service National
FTF	Feed the Future
FY	Fiscal Year
G2G	Government to Government
GBA	Ghana Beyond Aid
GDP	Gross Domestic Product
GES	Ghana Education Service
GBV	Gender-based Violence
GEWE	Gender Equality and Women's Empowerment
GIZ	German Agency for International Cooperation
GMFs	Gender Model Families
GoG	Government of Ghana
HDI	Human Development Index

HIV	Human Immunodeficiency Virus
ICS	Integrated Country Strategy
ICT	Information and Communication Technology
IPV	Intimate Partner Violence
IR	Intermediate Result
IT	Information Technology
ITN	Insecticide Treated (Bed) Net
J2SR	Journey to Self-Reliance
JICA	Japan International Cooperation Agency
JSP	Joint Strategic Plan
KOFIH	Korea Foundation for International Healthcare
KOICA	Korea International Cooperation Agency
MCC	Millennium Challenge Corporation
MEL	Monitoring, Evaluation, And Learning
MoE	Ministry of Education
MoEn	Ministry of Energy
MoF	Ministry of Finance
MoH	Ministry of Health
MoFAD	Ministry of Fisheries and Aquaculture Development
MoFA	Ministry of Food and Agriculture
MPA	Master of Public Administration
NAMRU	Naval Medical Research Unit
NDPC	National Development Planning Commission
NEA	National Educational Assessment
NER	Net Enrolment Ratio
NHIA	National Health Insurance Authority
NSS	National Security Plan
OE	Operating Expense
PEPFAR	U.S. President's Emergency Plan for AIDS Relief
PLHIV	People Living with Human Immunodeficiency Virus (HIV)
PMI	President's Malaria Initiative

SGBV	Sexual and Gender-based Violence
SME	Small and Medium Enterprise
SORMAS	Surveillance Outbreak Response Management and Analysis System
SUN	Scaling up Nutrition
TADAT	Tax Administration Diagnostic Assessment Tool
TIP	Trafficking in Persons
UKAID	United Kingdom Agency for International Development
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
USG	United States Government
USTDA	United States Trade and Development Agency
VE	Violent Extremism
VSLA	Village Savings and Loans Association
WASH	Water, Sanitation, and Hygiene
W-GDP	Women's Global Development and Prosperity

EXECUTIVE SUMMARY

Country Context

Ghana is a dynamic, democratic country with a rich resource base. Located in an increasingly volatile West African region, the vast majority of Ghana's approximately 30 million citizens enjoy enviable civil liberties, stability and security. Ghana consistently ranks among the top countries in Africa for speech, press and religious freedoms. The last seven Presidential elections were free and fair, three of which resulted in the peaceful transfer of power from one political party to another. Over the past two decades Ghana achieved significant economic and social development, averaging a GDP growth rate of 6.65 percent from 2000 to 2019 and attaining the World Bank's Lower Middle-Income Country status in 2011. Since 1991, Ghana reduced the number of people living below the poverty line by 50 percent (dropping from 52.7 percent in 1991 to 23.4 percent in 2019). According to the United Nations' 2019 Human Development Report, Ghana is a "medium" country for standard of living, knowledge, and long healthy life. Women, who make up 50 percent of the population, have advanced in the legislature, judiciary, business and academic sectors but continue to experience inequities in access to land, agricultural inputs, financing, family planning, and health care, resulting in economic and social imbalances. Ghana's population is young, with 57 percent of the population under 25. Despite impressive economic growth, Ghana faces a significant youth under- and unemployment challenge. Unemployment among the youth (15–24 years) is 13.7 percent (2017 World Bank Indicator Compendium).

As the largest bilateral donor to Ghana, the U.S. Government is a steadfast partner, helping Ghana to improve food security, sustainable natural resource management, and health and basic education outcomes; bolster economic growth; and advance good governance. The U.S. is among Ghana's principal trading partners, with bilateral trade reaching \$1.4 billion in 2018. U.S. exports to Ghana in 2018 totaled \$793 million, up 30.3% from a decade earlier (2008).

Alignment of the U.S. Foreign Policy, the Journey to Self-Reliance, and the "Ghana Beyond Aid" vision

"Africa remains the continent of promise and enduring challenges. ... We will encourage reform, working with promising nations to promote effective governance, improve rule of law, and develop institutions accountable and responsive to citizens. ... We will work with reform-oriented governments to help establish conditions that can transform them into trading partners and improve their business environment. ... We will work with nations that seek to move beyond assistance to partnerships that promote prosperity."

National Security Strategy of the United States of America, December 2017

U.S. foreign policy toward Africa encourages partnerships with countries that are responsive to their citizens, pursue effective governance, promote fair trading practices, establish good business climates, and desire to move beyond assistance to a relationship that promotes prosperity for all. Ghana's development agenda is embodied in the "Ghana Beyond Aid" (GBA) vision which calls for a shift in mindset, attitudes and behaviors to reduce Ghana's dependence on foreign assistance. Ghana's "Beyond Aid" vision is not a rejection of foreign assistance. Instead, GBA reinforces a decades long policy commitment to sustainable growth, inclusion and

self-reliance. The Journey to Self-Reliance (J2SR) Ghana Roadmap serves as the guidepost, tracking the country's commitment and capacity to move Ghana closer to self-reliance. Ghana's J2SR Roadmap FY 2020 scores indicate a moderate degree of commitment and a lesser degree (medium) of capacity to address key development challenges. Despite Ghana's successes and strengths in liberal democracy, social group equality, economic gender gap, safety and security, and civil society and media, there is a significant need for more effective governance and accountability, improved tax collection and management, more sophisticated exports, higher learning outcomes in public schools, more equitable and higher quality health services, and improved information and communications technologies. Ghana must promote open government, improve the business environment, increase trade freedom, and transition from a centralized government to one that equally distributes power and responsibilities across regions and districts. This CDCS addresses the challenges indicated in the Roadmap. Ghana's desire to be prosperous enough to stand on its own two feet and engage with other countries competitively through trade and investments and through political cooperation for enhanced regional and global peace and security is consistent with U.S. foreign policy. Ghana will continue to need development partners, such as the U.S. Government, to move toward self-reliance.

Pandemics, Shocks and a Changing World

Today, Ghana and countries around the globe are struggling to limit the devastating impact of the COVID-19 pandemic. Beyond the humanitarian impact, COVID-19 will damage the global economy and impact poverty. From other disease outbreaks

"COVID-19 has exposed cracks in Ghana's health system as a result of years of neglect."
– President Nana Akufo-Addo

and natural disasters in Africa, we can anticipate that immediate costs will include disease mitigation and suppression within previously fragile health systems. According to the World Bank COVID-19 Emergency Preparedness Response Project (2020) report, the main approaches to mitigate the spread of the disease, such as closing borders, schools, and churches, and physical distancing, will exact a high economic cost. Ghana will quickly experience a tightening of credit, weaker growth, and reduced government revenue to fund education, health and gender objectives. In all this, the poor will be disproportionately affected. There will most certainly be a spike in unemployment, food shortages, and a collapse of access to education or healthcare - all urgent concerns - which could feed instability. The World Bank's project report concludes that all this underscores the urgent need to address the longer-term poverty problems in governance, health and education.

While COVID-19 monopolizes headlines today, we know that when the crisis recedes, the underlying, longer-term challenges will remain and even be extenuated. With COVID-19, we do not pretend to have all the answers now. However, as the Government of Ghana struggles to halt the spread of the virus and minimize the social and economic impact, it is clear this (2020-2025) Country Development Cooperation Strategy (CDCS) suits both the near and long-term needs of the country. Under this strategy USAID will help to lessen the immediate and near-term impacts of COVID-19 while addressing the long-term need to spur private sector growth to drive employment and innovative solutions; strengthen quality service delivery systems and accountability; and alleviate the suffering of the most vulnerable populations in northern Ghana.

USAID will ultimately help Ghana to respond to the unparalleled social and economic upheaval due to the rapid spread of the COVID-19 pandemic while addressing the long-term challenges in order to move the country toward self-reliance.

Country Development Cooperation Strategy (CDCS) Goal

Over the next five years Ghana can emerge from this pandemic as a more self-reliant nation offering a productive, healthy life to all its citizens. Accomplishing this goal will require a focus on accelerating and sustaining broad-based economic growth; delivering quality services with increased accountability; and accelerating sustainable development in northern Ghana.

Partnering with key country stakeholders, namely the private sector, the Government of Ghana, and citizens, USAID will employ a two-pronged approach under this CDCS. First, USAID will support key stakeholders to keep Ghana focused on achieving the long-term goal of a more self-reliant nation offering a productive, healthy life to all its citizens, moving steadily toward achieving “Ghana Beyond Aid” in a generation. Second, USAID will help key stakeholders to analyze, plan, and implement measures to mitigate the immediate and near-term adverse impacts of COVID-19. This two-prong approach is captured within each of the three Development Objectives of this CDCS.

Development Objective 1, Broad-Based Economic Growth Accelerated and Sustained: USAID will help Ghana over the long term to achieve a more diversified economy with a broader and greater export base; increased private sector-led investment; healthy, skilled citizens participating in economic and social development processes; and increased household income and GDP growth. The Government of Ghana (GoG) will strengthen the enabling environment to spur domestic and U.S. private sector investment and increase two-way trade. Businesses, including women and youth-owned firms, will expand through access to business services and affordable financing; and citizens will adopt healthy practices and marketable skills to contribute to economic growth. In the near term, USAID will conduct assessments in banking and trade finance, market studies in the fishery, energy, and agriculture sectors; food security monitoring and engage several business associations, including American and Ghanaian businesses, to create platforms to coordinate private sector COVID-19 responses. USAID will help farmers in out-grower networks to access credit to meet market demands and provide social protection support to the most vulnerable.

Development Objective 2, Quality Services Delivered with Increased Accountability: USAID will help Ghana over the long-term to achieve improved accountability in the delivery of quality services in health, education, fisheries, and agriculture such that health care providers adhere to service standards; teacher attendance and time on task improves; pelagic overfishing ceases and coastal communities preserve livelihoods; small holder farmers are linked to markets; strengthened tax administration increases revenue; and audit management reduces corruption. USAID will help the government strengthen its systems to ensure that national policies are adopted to enhance and sustain the delivery of basic and essential quality services; local authorities implement policies for efficient service delivery; service providers adhere to national standards; and citizens participate in elections, as well as governance processes, to demand responsive governance, and take charge of their own well-being by insisting on quality services. In the near term USAID will focus on strengthening and expanding COVID-19 case identification and management; securing the supply chains for health and agriculture

commodities; producing effective risk communication messages; strengthening social protection of the vulnerable; supporting fisherfolk livelihoods and horticulture out-grower networks; helping off-grid energy companies to adopt continuity plans to maintain services to customers; providing a radio-formatted reading program that will reach millions of out-of-school kindergarten to fourth grade children across the country; and supporting civil society and citizen groups to participate in decisions about how COVID-19 response funds are expended.

Development Objective 3, Sustainable Development Accelerated in Ghana's Northern Regions: USAID will, over the long term, work to support targeted districts in four northern regions (known as the Zone of Influence (ZOI)) to improve the equitable delivery of quality services in health, water, sanitation and hygiene (WASH), nutrition, education and agriculture; grow the agricultural sector and expand micro, small and medium-size enterprises, particularly those that are women and youth-led; build a strong enabling environment that expands and catalyzes private sector growth; engage citizens to adopt improved practices to advance their resilience; and empower citizens, especially women and youth, to advocate for the well-being of their families and security of their communities. While DO1 and DO2 will focus on the adoption and implementation of policies that affect the entire country, DO3 is designed to address the unique implementation challenges faced by northern Ghanaians, including inequalities in access to quality service delivery and rising security concerns. In the near term, USAID will help small-holder farmers acquire seeds and fertilizer to maintain food production; local governments and the private sector to deliver basic health, nutrition and education services; and traditional and faith-based leaders, civil society and communities to prevent and mitigate conflicts, as early anecdotal reports indicate that some, particularly youth, may be returning to farms in the north, re-igniting simmering conflicts over limited resources.

Strategic Choices

Redefining the Relationship: Promoting sustainability, accountability and inclusivity is critical to moving Ghana toward self-reliance. Weaknesses in the health, education and other basic and essential service delivery systems in Ghana are due mainly to the lack of accountability, which leads to poor inclusivity and sustainability. For example, the 2013 and 2015 Ghana National Education Assessments reveal that despite years of investment in the revision of instructional materials and exceeding teacher training and other input targets, teacher absenteeism in primary public schools remains high which is one of the factors responsible for only 2 percent of second grade students reading at grade level. After decades of donor direct investments in WASH activities, only 18 percent of the population has access to adequate sanitation facilities. Development partners have expended substantial resources in the north. Yet, the disparities in health status, learning outcomes, poverty, and stunting between the southern and northern regions are growing, leaving northerners feeling left behind on the road to self-reliance. As the COVID-19 pandemic disrupts the Ghanaian economy, adds pressure on weak service delivery systems, increases the number of vulnerable people, and unravels the gains in maternal and child health, poverty alleviation, and GDP growth, it is abundantly clear that USAID must make strategic shifts to focus on systems strengthening.

Behavior-led and Integrated: Under this 2020-2025 CDCS, USAID will radically change the relationship between USAID and Ghana. Employing a behavior-led and multi-sectoral integrated approach, this CDCS shifts from a traditional donor intervention-led approach to one in which

key country stakeholders or primary actors (i.e. government, the private sector, and citizens) at all levels define and solve the problems. Using the behavior-led approach bolsters Ghana's own commitment to reduce its dependence on foreign assistance in a generation. "Ghana Beyond Aid" is a national agenda for economic transformation and self-reliance, which calls for a shift in mindset, attitudes, and behaviors. Tackling tough development challenges also often requires an integrated approach that makes optimum use of limited resources. As such, the three CDCS development objectives are intentionally integrated across technical disciplines, rather than siloed by sectors, to create opportunities for efficiencies and maximizing results. By using a behavior-led, integrated approach, this CDCS aligns the J2SR with "Ghana Beyond Aid."

Private Sector Engagement: The private sector is a primary actor in this CDCS. Removing the obstacles that inhibit private sector investment is critical to accelerating broad-based economic growth. USAID will engage the private sector and the GoG to work together to ensure that policies are formulated, implemented, and enforced to create a business enabling environment that promotes business investment, efficient two-way trade, and market-driven growth; improves access to finance, business development services, and product quality improvements; and creates financial inclusion policies that help women-owned enterprises gain access to capital to expand their businesses.

Financing Self-Reliance. COVID-19 will inevitably cause some backsliding in the area of domestic revenue mobilization. However, USAID will help the government, at the national level, to improve tax and customs administration and district authorities to generate local revenue. Greater private sector investment and expansion will increase jobs and the tax base.

Religious Freedom: Ghana's constitution prohibits religious discrimination, stipulates that individuals are free to profess and practice their religion, and does not designate a state religion. According to the 2010 government census, approximately 71 percent of the population is Christian, 18 percent Muslim, 5 percent adheres to indigenous or animistic religious beliefs, and 6 percent belongs to other religious groups or has no religious beliefs. Muslim and Christian leaders regularly dialogue and serve together on the National Peace Council, an independent, statutory institution with religious reconciliation at the core of its mandate. The Inter-faith Religious Group is another effective mechanism which regulates tensions and prevents inter-religious conflict in Ghana.

Monitoring, Evaluation, and Learning: USAID's monitoring, evaluation, and learning (MEL) approach will measure changes in the behaviors of primary actors necessary to achieve the CDCS development objectives and goal. This will be done through MEL plans that include regular data collection and reporting from government partners (e.g., the Ghana Statistical Service and National Development and Planning Commission), private sector, citizens, and other supporting actors. Further, this data will be used to track overall performance through the Mission's Performance Management Plan (PMP).

COUNTRY CONTEXT

"In the past three years, we had successfully completed an IMF [International Monetary Fund] program, brought inflation down and acted to ensure fiscal discipline. Then the COVID-19 pandemic struck, potentially wiping out 10-15% of our GDP. The president was swift and decisive: requesting a \$100m preparedness plan, ordering the borders closed, quarantining all airline passengers for at least 14 days and ordering mandatory testing. We also introduced social distancing, and closed schools, churches, mosques and places of entertainment. The race was on for contact tracing, testing and treatment....

Economic activity has been massively disrupted; hotels are closing, industry is tottering, airlines are grounded, and our toast-of-the-region airport lies asleep. The Bank of Ghana cut rates by 150 basis points and reduced the reserve requirements by 2 per cent, enabling banks to increase their lending to the private sector by some \$500m — a good effort, but an underwhelming response to what should be done. ...A U-shaped recovery is touted, but ours will likely be a steep drop, then a two- to three-year downward slide before a recovery; a trapezoid-shaped recovery!"

Excerpts from 'What does an African Finance Minister do now?', Ken Ofori-Atta, Ghana's Finance Minister, Financial Times, April 2020

Since the first detected COVID-19 case in March 2020, the government and people of Ghana have valiantly combated the spread of the virus. Although the social and economic impact will not be fully known for some time, a 2020 World Bank report noted that, beyond the humanitarian impact, COVID-19 will damage the global economy and impact poverty.¹ In Ghana, the World Bank predicts that there will be a tightening of credit, weaker growth, and reduced government revenue to fund education, health and gender objectives. The poor will be disproportionately affected. Unemployment and food shortages will rise and a collapse of access to education or healthcare could feed instability. The World Bank concludes that this underscores the urgent need to address the longer-term poverty, governance, health and education challenges. When the crisis recedes, the underlying, longer-term challenges will remain and even be extenuated.

Despite the threat of COVID-19 pandemic's impact, Ghana remains a democratic, resource rich, stable country, having attained lower middle-income country status in 2011. Ghana experienced a gross domestic product (GDP) growth rate of 7.5 percent in 2019 and averaged 6.65 percent from 2000 to 2019. As the largest bilateral donor to Ghana, the U.S. Government has been a steadfast partner, helping Ghana to improve food security, sustainable natural resource management, and health and basic education outcomes; bolster economic growth; and advance governance. The United States is among Ghana's principal trading partners, with bilateral trade reaching nearly \$1.8 billion in 2019, rising from \$1.4 billion in 2018."²

Agriculture is a central pillar of the country's foreign earnings and overall economic well-being. In 2018, Ghana exported an estimated \$4.6 billion in agricultural and related products. Cocoa beans and cocoa products account for an overwhelming majority of that total, but cashews, tubers, and tropical fruits and their products are growing in importance. A healthy agricultural sector and food supply chain will ultimately rely on a more diversified, balanced approach. Ghana's agricultural export regime and its local producers are currently in an extremely

¹ World Bank. GHANA COVID-19 EMERGENCY PREPAREDNESS AND RESPONSE PROJECT. March 27, 2020

² United States Census Bureau. Foreign Trade - US Trade with Ghana, <https://www.census.gov/foreign-trade/balance/c7490.html>

precarious situation as global demand for the country's export crops fluctuates. If exports fall off due to COVID-19 to the extent that some fear, there will be substantial excess commodities with little to no export value. This supply chain challenge speaks to the need for more diversified African trade and a renewed commitment to the African Continental Free Trade Agreement (AfCFTA) as a long-term solution to improved economic resilience in Ghana.

Ninety percent of Ghanaians work in the informal sector, rendering Ghana's tax base one of the lowest in Sub-Saharan Africa, at only 14 percent of GDP, and limiting the country's capacity to finance its own development needs. Ghana declined in the World Bank's 2020 Doing Business Report despite improvements in the areas of starting a business, obtaining electricity, and registering property. The report clearly shows that the time it takes to pay taxes, move goods across borders, and resolve contract disputes causes harrowing inefficiencies which undermine private sector investment and growth. Further, the lack of access to financing, particularly for women-owned enterprises, impedes business expansion. An enabling environment that fosters private sector investment is required to diversify exports, expand the economy, and create jobs that will lead to broad-based economic growth.

Since 1991, Ghana reduced the number of people living below the poverty line by half, declining from 52.7 percent to 23.4 percent (2019). Investments in malaria made a profound difference with national malaria prevalence rates in children under five dropping from 28 percent in 2011 to 14 percent in 2019³. Northern Ghana, where USAID invests heavily in malaria prevention and control efforts, experienced an impressive reduction in the malaria prevalence rate for children under five: from 22 percent to 10.5 percent in the Upper West Region; 15 percent to 9.8 percent in the Upper East Region, and 25 percent to 13 percent in the former Northern Region. Despite these gains, malaria remains one of the leading causes of child death, constituting 11.5 percent of under five deaths.⁴ Also, while 73.7 percent of households own a bed net, only 52 percent of children under 5 and 50 percent of pregnant women sleep under these nets.⁵ Although access to health services is reasonably high, service quality continues to be weak. Resource allocation, including human resources, is inequitable across the country: sub-national priorities and constraints are not often considered in planning and budgeting. In 2016, the GoG spent 4.45 percent of GDP on health, amounting to an average of \$67.51 per person.⁶ Ghana has a national health insurance scheme (NHIS), yet 21 percent of women (age 15-49) are neither registered nor covered under any health insurance scheme, and, therefore, lacking access to healthcare.⁷

Ghana's basic education sub-sector faces similar challenges. The lack of accountability in the public education system accounts for the low learning outcomes as well as regional and gender disparities in learning. Although national enrollment rates are high in Ghana, roughly 450,000 children are estimated to be out-of-school. A child who starts school at age five is expected to complete 11.6 years of schooling by her 18th birthday. However, when measuring what a child

³ World Bank. Malaria Indicator Survey

⁴ Ibid

⁵ Ibid

⁶ World Bank. World Development Indicators 2020.

⁷ USAID/Ghana. Gender Analysis Report 2020

actually learns, the expected years of schooling is only 5.7 years.⁸ Results of the 2013 and 2015 National Early Grade Reading Assessment showed that only 2 percent of second grade students were able to read at grade level in any language, and that 50 percent were unable to read a single word. Several key factors contribute to low learning outcomes, including the shortage of appropriate curriculum and instructional materials; inadequate teacher content knowledge, training and coaching; regional inequality in per-student spending; and, most importantly, inadequate sector governance and accountability (e.g. weak school personnel supervision and management).

Ghanaians take enormous pride in their civil liberties, namely the freedoms of speech, press, association, and religion. These freedoms are enshrined in Ghana's constitution. Of note is religious freedom. According to the 2010 government census, approximately 71 percent of the population is Christian, 18 percent Muslim, 5 percent practice indigenous or traditional religious beliefs, and 6 percent belong to other religious groups or has no religious beliefs.⁹ Muslim and Christian leaders regularly dialogue and collaborate on many fronts, most notably on the National Peace Council, an independent, statutory institution, with the mandate to maintain peace and religious reconciliation in the country.

Ghana is heralded as a well-governed state. Over the past several years, Ghana prosecuted and convicted human traffickers, rescued victims, and finalized a national plan of action, and was upgraded to Tier 2 in the 2018 State Department's Trafficking in Persons (TIP) report. In sub-Saharan Africa, Ghana is touted for having carried out seven free and fair Presidential elections, three of which resulted in peaceful transfers of power from one political party to another.

Corruption is corroding the quality of governance in Ghana. The 2019 Ghana Afrobarometer Survey found that 53 percent of Ghanaians say "the level of corruption in the country has risen in the past year," resulting in diverting resources away from development priorities.¹⁰ Finally, respondents in the USAID/West Africa Coastal Violent Extremism Risk and Resilience Assessment (March 2020) found that the "winner-take-all" nature of political competition and corruption in the public sector resulted in political leaders abusing their power to benefit their supporters at the cost of governing effectively. This system of governing has led to the proliferation of political vigilante groups – as political and electoral competition has increasingly become a zero-sum game.

Gender

In Ghana, women's business income can be a critical source of household earnings, accounting for as much as 33 percent of household expenditures.¹¹ In 2019, Ghana ranked second in the world for the highest percentage of women's business ownership, with women owning nearly four in every ten businesses (37.9 percent).¹² While this prevalence is laudable, women

⁸ World Bank. World Bank's Human Capital Index, 2018, (<http://www.worldbank.org/en/publication/human-capital>)

⁹ United States Department of State. International Religious Freedom Report 2018, <https://www.state.gov/reports/2018-report-on-international-religious-freedom/>

¹⁰ Afrobarometer. Ghana Afrobarometer Survey 2019. <https://afrobarometer.org/countries/ghana-1>

¹¹ World Bank. Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa. Africa Region Gender Innovation Lab (GIL) and the Finance Competitiveness & Innovation (FCI) Global Practice, 2019.

¹² Ghana's percentage was just below Uganda (38.2 percent). Mastercard. Mastercard Index of Women Entrepreneurs 2019.

entrepreneurs in Ghana face constraints contributing to large gender gaps in profits, ranging from 23 percent to 73 percent.¹³ Recent evidence suggests self-employed women tend to operate in crowded markets with reduced opportunities for growth when compared with self-employed men.¹⁴ They also are less willing to compete (especially in stereotypically male-dominated domains) or adopt advanced business practices. And they tend to express a lack of confidence in their abilities and leadership.¹⁵ In addition, self-employed women often lack access to capital, credit, and long-term assets, which are necessary to grow their businesses. Women also struggle with an unequal care burden that reduces available time and opportunities for building their businesses and skills.¹⁶ Women in Ghana spend more than triple the amount of time on unpaid work as men.¹⁷ Harmful social norms such as gender-based violence, early marriage and underage pregnancies, continue to adversely impact opportunities and potential, particularly for women and girls. Critical gender gaps and disparities affect access to quality education and levels of educational attainment; access to and use of health services; control over and access to long-term assets and resources; promulgation of gender-related government policies and legislation; and gender-responsive decision-making, leadership, and political representation.¹⁸

Northern Ghana

Despite Ghana's steady economic growth and social improvements, significant inequalities persist between the north and south, rural and urban regions of the country. The northern regions of Ghana suffer from erratic rainfall, poor soil quality, and inadequate rural roads and other vital infrastructure.

Northerners represent 16 percent of the country's total population spread out over 43% of Ghana's land mass. The combined underemployment and unemployment in the former Northern, Upper West and Upper East regions are 24.7, 29.6, and 55.4 percent respectively, in comparison with a national average of 15.6 percent. Across the north, women represent a significant percentage of smallholder farmers: 64 percent in Northern

"...Nearly six decades after independence, the dominant socio-economic cleavage in Ghana remains a north-south divide, which also reflects the disparity in resource allocation and endowments between the two divides. The three northern regions (Northern, Upper East and Upper West) still have high poverty levels, and remain one of the greatest potential areas for recruitment, radicalization and violence which can result in political instability."

USAID/West Africa Coastal Violent Extremism Risk and Resilience Assessment (March 2020)

¹³ World Bank. Ghana: Priorities for Ending Poverty and Boosting Shared Prosperity - Systematic Country Diagnostic, 2018.

¹⁴ World Bank. Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa. Africa Region Gender Innovation Lab (GIL) and the Finance Competitiveness & Innovation (FCI) Global Practice, 2019.

¹⁵ According to a recent study, among entrepreneurs in Ghana, women are 14 percent less likely than men to think they would make a good leader. World Bank, Africa Region. Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa. Africa Region Gender Innovation Lab (GIL) and the Finance Competitiveness & Innovation (FCI) Global Practice, 2019.

¹⁶ World Bank. Ghana: Economic Diversification through Productivity Enhancement, June 2019.

¹⁷ The proportion of unpaid work per day is the ratio of the share of average time spent on unpaid domestic work by women to that of men as expressed as a share of a 24-hour period, including care and volunteer work. World Economic Forum. The Global Gender Gap Report 2020, 2019.

¹⁸ USAID/Ghana. Gender Analysis Report 2020

Ghana; 59.4 percent in Upper West; and 44.1 percent in Upper East.¹⁹ While both male and female small holder farmers are caught in a cycle of poverty, women suffer from a more profound lack of inputs, access to credit, and land rights. Nearly 68 percent of Ghanaians living in the former Northern region live on less than \$1.25 per day.²⁰ Recent surveys show that health outcomes in Ghana's northern regions continue to lag compared with the national averages. For example, 33 percent of children in the Northern region are stunted compared to a national average of 19 percent. Skilled birth delivery in Ghana's Northern Region is at 59 percent as compared to the national average of 80 percent²¹. Family planning use in the former Northern region is also low, with 17 percent of women (age 15-49) using a modern method of family planning as compared to 25 percent nationwide. Access to basic sanitation is 8 percent in the Upper East Region, 12 percent in the Northern Region, and 15 percent in the Upper West Region, as compared to the national average of 21 percent. Regarding gender-based violence, early marriage has claimed 28 percent of girls (age 20-24) in Northern and 22 percent in Upper West and Upper East, compared to 19 percent overall.²²

Similar disparities exist in the education sector, where averaging across the three regions in northern Ghana (Northern, Upper East, and Upper West) for the 2016 National Education Assessment (NEA), only 18.4 percent of students achieved proficiency in Primary 4 English.²³ The percentage of women and girls who have never been to school is highest in Northern (59 percent), followed by Upper West (53 percent), and Upper East (45 percent), compared with only 14 percent of women and girls in Greater Accra. One-fifth (20 percent) of women and girls in Greater Accra have completed secondary education or higher, compared with only 4 percent or less in the Northern, Upper East, and Upper West Regions. While the 2017 Ghana Statistical Service reports that 58 percent of Ghanaians living in the north have access to electricity, most cannot afford to use it. Alarming, this inequality between the north and south is expanding, threatening not only Ghana's overall prosperity, but peace and security in Ghana and the entire West Africa region. According to the USAID/West Africa Coastal Violent Extremism Risk and Resilience Assessment (March 2020) Ghana's border with its neighbor to the north, Burkina Faso, is porous, allowing both people and arms to easily cross.

NOTE: A referendum in December 2018 resulted in the creation of six additional regions for a total of 16 subnational government administrative units. Five regions were established in northern Ghana. The Northern region became three separate regions (Northern, Savannah, and North East), while the Upper East and Upper West regions remained. Due to the lack of data that reflects the new regions, this CDCS refers to data related to the north's three regions prior to the December 2018 referendum. Over the five years of this CDCS, data will be collected according to Ghana's new regional structure.

Ghana's Vision

“Ghana Beyond Aid” (GBA) is a national transformation agenda which calls for a shift in mindset, attitudes and behaviors to reduce the country's dependence on foreign assistance and

¹⁹ Ibid

²⁰ Ghana Statistical Service. Ghana Living Standards Survey Round 7 (2005-2017)

²¹ World Bank. Ghana Maternal Health Survey 2017

²² USAID/Ghana. Gender Analysis Report 2020

²³ Ghana Education Service, National Education Assessment Unit. Ghana 2016 National Education Assessment

spur domestic resources mobilization to finance the nation’s development priorities. Ghana’s “Beyond Aid” agenda is not a wholesale rejection of foreign assistance. Instead GBA reinforces a decades long policy commitment to sustainable growth, inclusion and self-reliance. GBA builds on the pillars of the GoG’s Coordinated Programme of Economic and Social Development (2017-2024): agricultural modernization, industrial diversification, youth employment, economic and social infrastructure investment, social protection and inclusion, and public service delivery reforms.

STRATEGIC APPROACH

“Everything brave has to start somewhere.” -Sara Seager, Astrophysicist, Massachusetts Institute of Technology

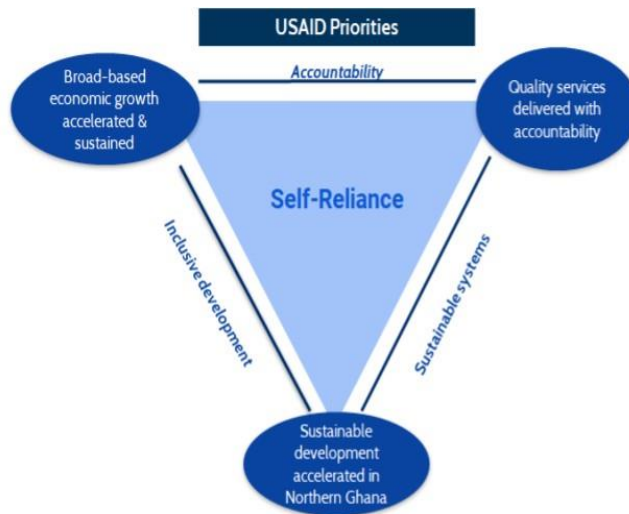
This CDCS represents a brave step toward radically redefining USAID’s relationship with Ghana. Employing a behavior-led and multi-sectoral integrated approach, this CDCS shifts from a traditional intervention-driven approach to one in which key country stakeholders (i.e. government, the private sector, and citizens) at all levels define and solve the challenges. The CDCS is aligned with the U.S. National Security Strategy (2017) and priorities for advancing Ghana’s Journey to Self-Reliance (J2SR). The CDCS also leverages a number of priority US Government initiatives, including the Global Food Security Strategy, Global Health Security Initiative, PEPFAR, President’s Malaria Initiative, Ending Preventable Child and Maternal Deaths, Power Africa, Prosper Africa, Women’s Global Development and Prosperity Initiative, Security Governance Initiative and approaches such as Private Sector Engagement, New Partnership Initiative, and Procurement Reform.

Redefining the Relationship

This CDCS was co-created with an expansive and diverse group of country stakeholders, including the private sector, faith-based organizations, youth and women’s groups, national and local governments, civil society, academics, as well as development partners, U.S. Government interagency and USAID/Washington technical colleagues. From the start, the country

GOG Coordinated Programme of Economic and Social Development Policies (2017-2024)

- Business enabling environment for private sector investment, expansion and enhanced productivity
- Export diversification and market expansion
- Expanded opportunities for job creation
- Expanded access to quality education for all socio-economic groups
- Expanded access to quality healthcare for all



stakeholders overwhelmingly supported the behavior-led, integrated approach. In fact, many pointed out that the CDCS behavior approach reflects Ghana’s own rallying call in the “Ghana Beyond Aid” national charter for citizens to adopt a shift in mindset, attitudes, and behaviors in order to reduce dependency on foreign assistance and achieve economic transformation and self-reliance.²⁴

Behavior-led. Based on lessons learned, data collected from numerous assessments and studies, and an 18-month consultative process involving hundreds of country stakeholders, USAID re-conceptualized development not as donor-funded interventions, but as a process of engagement of primary actors (government, private sector, and citizens) whose actions must work together (along with supporting actors) in an integrated fashion to solve Ghana’s critical development challenges. To this end, the outcomes reflected in the CDCS intermediate results (IR) and sub-intermediate results (sub IR) are framed as behaviors—specific actions that must be practiced in order to achieve and sustain the DO and self-reliance. The government, the private sector, and citizens are not beneficiaries of aid, but rather primary actors in defining, planning, financing, and implementing solutions to the country’s development challenges. This CDCS evolved using a five step process: (1) defining the goal; (2) identifying the impediments to achieving the goal; (3) determining the priority behaviors to address the impediments; (4) identifying the key actors and factors that inhibit and motivate the behaviors; and (5) defining the intermediate results (IR). Each sub IR also has a behavior profile which lists factors, key supporting actors, and standard and custom indicators necessary to achieve and monitor the sub IR, IR and DO.



Integration. This CDCS is based on the premise that development challenges are complex because people are complex. As such, tackling the toughest development challenges requires a more holistic approach that makes optimum use of U.S. Government limited resources. Consequently, the three CDCS development objectives are intentionally integrated across technical disciplines to achieve maximum impact. This CDCS will employ integration where it is most appropriate to create opportunities for efficiencies and maximizing limited resources. For example, the need to improve planning, budgeting, and implementation at the local level requires a unified, systems strengthening approach that will benefit all technical disciplines. Furthermore, it will take continued coordinated investments in health, sanitation, basic education and livelihoods to disrupt the cyclical poverty experienced by millions in Ghana's northern regions. The integrated approaches used under this CDCS will further USAID’s

²⁴ Ghana Beyond Aid Charter and Strategy Document 2019

Collaborating, Learning and Adapting efforts and build a broader base of evidence to develop future integrated programs.

Strengthening Sustainable and Accountable Basic Service Delivery Systems

USAID will help GoG entities at the national and local levels to resolve systemic problems that inhibit the government's capability to deliver quality basic and essential services to its citizens, instead of funding direct interventions, such as constructing health clinics, rehabilitating schools, drilling boreholes, training teachers, and delivering books to classrooms in order to fill gaps in the government's technical and funding capacity. For example, instead of directly engaging in drilling boreholes, USAID will help the GoG mobilize resources to fund the water and sanitation sector which represents a new J2SR WASH indicator. This new partnership approach aligns with the GoG's own goal to better serve all citizens as it moves along its GBA journey.

Focus on Northern Ghana

To achieve the CDCS goal of advancing Ghana toward becoming a more self-reliant nation offering a productive, healthy life to all its citizens, USAID, through Development Objectives (DO) 1 and 2, will work with government ministries (and their implementing agencies), businesses, and citizens to advance broad based economic growth and strengthen quality delivery systems throughout the country. Due, however, to the deep-seated inequalities that divide the country, a more focused, integrated approach must be taken to address the particularly thorny challenges in the northern regions of Ghana. For example, with USAID support, district assemblies will better plan, finance, and implement across sectors in order to improve services that attract private sector investment and meet the needs of citizens. If the long-standing inequalities in the northern regions continue to go unaddressed, the divide between the north and south, rural and urban will expand and undermine Ghana's overall prosperity, peace and security. Through DO 3, USAID will support primary actors in targeted districts in four northern Ghana regions (known as the Zone of Influence (ZOI)) to spur private sector investment; improve equitable delivery of quality services in health, water, sanitation and hygiene (WASH), nutrition, education and agriculture; and empower citizens, especially women and youth, to advocate for the well-being of their families and security of their communities. The integrated approach instituted in the north under Development Objective 3 will be adapted to the unique qualities of the ZOI.

Financing Self Reliance

Despite Ghana's 2019 economic growth rate of 7 percent, almost 9 out of 10 Ghanaians work in the informal sector.²⁵ This makes for an extremely low tax base at only 14 percent of GDP (significantly lower than the sub-Saharan African average), and limits the country's capacity to finance its own self-reliance. In addition, corporate tax laws, tariffs and trade policies that influence foreign investment are not always clear, undermining private sector growth. To catalyze Ghana's capacity to finance its own self-reliance, USAID will help Ghana to broaden its tax base by (1) improving the environment for private sector investment and growth, as well as trade, and (2) partnering with the Ghana Revenue Authority to build its capacity to efficiently administer tax reforms that encourage compliance and ease of doing business. In addition,

²⁵ Ghana Statistical Service, 2018. Poverty trends in Ghana, 2005 - 2017.

USAID will use the Government to Government (G2G) implementation mechanism to strengthen the GoG's public financial management system by moving USAID funds through the Ministry of Finance's (MoF) single treasury account to specific district level and other government actors. USAID and government-owned resources will enhance quality service delivery, promote private sector investment, and vitalize the north. USAID's ongoing partnership with the Ghana Audit Service will ensure that USAID and GoG funds are used to achieve results.

Engaging the Private Sector

Removing the obstacles that inhibit private sector investment in key sectors of Ghana is critical to accelerating broad-based economic growth and achieving Ghana's journey to self-reliance. USAID will engage the private sector to ensure that the GoG formulates, implements, and enforces policies to create a business enabling environment that promotes efficient two-way trade and market-driven growth; designs programs that enable business investment and growth; and improves access to finance, business development services, and product quality improvements. To address economic empowerment, USAID will encourage the government to adopt financial inclusion policies and provisions for mitigating risks to lenders for small loans to help women and youth-owned businesses gain access to capital to expand their businesses. USAID will help business associations and civil society organizations play critical roles in promoting laws and regulations pertaining to private sector investment and utilize networks to identify investment opportunities to advance gender equality. USAID will work alongside the private sector to ensure that GoG policies, particularly in health, education, energy, and agriculture, create space for enterprise-driven solutions to flourish. To promote business expansion, USAID will support GoG policy implementation that results in a steady, affordable supply of energy for business expansion and production activities across sectors. To encourage private sector investment in the north, USAID will work directly with industry, micro-entrepreneurs, cooperatives, producer's associations, and small holder farmers to develop value chains and viable markets. Taking a holistic market systems approach, USAID will encourage innovations in health, water, sanitation, and hygiene (WASH), energy services, low cost private schools, and agriculture. As initial investments pay off and the quality of basic services (e.g., health, education, and WASH) improve, additional capital will be attracted, the tax base will expand, and the north will prosper.

Civil Society

Civil society, including faith-based organizations, play a central supporting role in Ghana's development. As the J2SR Ghana Country Roadmap indicates, Ghana enjoys a vibrant and diverse civil society as well as a thriving media. These supporting actors will be strengthened to advocate, monitor, and investigate the efforts of the primary actors, particularly the government, to ensure sustainable, accountable, and inclusive delivery of quality services to citizens.

Gender

The CDCS goal will not be achieved if USAID fails to identify and address the distinct drivers of behavior change for both men and women. USAID/Ghana's Gender Analysis (2020) identified several opportunities for USAID to support women to increase their capacity and confidence to grow their businesses; advocate for change in light of increasing openness at the local

government level to hear women's voices; and access the critical inputs (e.g. credit, seeds, fertilizer, and water) and appropriate technology to make informed decisions and innovate. These behaviors are reflected throughout the CDCS and associated indicators. USAID commits to studying the impact of COVID-19 on women and girls and will undertake appropriate action during the CDCS implementation period.

Efforts of other U.S. Government Actors

The U.S. Embassy in Ghana is a well-coordinated inter-agency team, critical to supporting the immediate COVID-19 crisis response and helping Ghana achieve its long-term goal of self-reliance. For example, the U.S. Embassy's Public Health team, including the U.S. Navy Medical Research Unit (NAMRU), the State Department's Post Medical Unit, the Centers for Disease Control (CDC) and USAID, is engaged in supporting the Ghana Government's development and implementation of the COVID-19 emergency health response plans. The Embassy's Deal Team, composed of the Economic Section, U.S. Trade and Development Agency, Millennium Challenge Corporation, Foreign Agriculture Service, Foreign Commercial Service, and USAID work in a coordinated fashion to alleviate obstacles to domestic and American investments in Ghana. The Political Section and USAID work together with civil society and government entities to curb corruption and promote free and fair elections.

Scenario Planning

The degree to which the COVID-19 pandemic will disrupt the Ghanaian economy, weaken service delivery systems, increase the number of vulnerable people, unravel development gains in health and education in particular as related to women and girls, and impact the December 2020 Presidential and Parliamentary elections is unknown at this time. What we are sure of is that COVID-19 will not be the last pandemic or the only shock that Ghana will face in the future. In response to COVID-19, USAID will coordinate with the U.S. Government interagency, other development partners, and the primary and supporting actors under this CDCS to minimize development backsliding in health, education, social protection, gender equity, food security, nutrition, WASH, energy, governance, women's empowerment, and peace and stability. During this time of crisis, USAID's response will also take into account the effects on women and girls to avoid exacerbating existing gender inequalities and to ensure that women and girls are not left behind. It is abundantly clear that USAID must support the primary actors, including women, by helping to strengthen weak service delivery systems, create an environment where the private sector thrives, creates jobs, and helps to solve Ghana's development challenges and northern Ghanaians are not left behind but realize their potential.

RESULTS FRAMEWORK



Country Development Cooperation Strategy (2020-2025) Results Framework



GOAL:
A more self-reliant Ghana, offering a productive, healthy life to all its citizens



DEVELOPMENT OBJECTIVE 1: Broad-based Economic Growth Accelerated and Sustained

- IR 1.1: Government strengthens the enabling environment for equitable, sustainable growth
- IR 1.2: Businesses expand through efficient, productive practices
- IR 1.3: Healthy, skilled citizens contribute to economic growth

DEVELOPMENT OBJECTIVE 2: Quality Services Delivered with Increased Accountability

- IR 2.1: National government leads policy implementation for efficient service delivery
- IR 2.2: Local authorities manage policy implementation for efficient service delivery
- IR 2.3: Service providers adhere to national quality standards
- IR 2.4: Citizens demand responsive governance

DEVELOPMENT OBJECTIVE 3: Sustainable Development Accelerated in Northern Ghana

- IR 3.1: Government improves equitable delivery of quality services in agriculture, education, and health
- IR 3.2: Private sector increases investment
- IR 3.3: Citizens adopt improved practices to advance their well-being and resilience
- IR 3.4: Citizens sustain peaceful communities

“We can, and should build a country where everyone has opportunities to develop to their fullest God-given potential; a Ghana where everyone has access to education, training, and productive employment; a Ghana where no one goes hungry and everyone has access to the necessities of life including good health care, water, sanitation... a Ghana that is prosperous enough to stand on its own two feet; engages with other countries competitively through trade and investments and through political cooperation for enhanced regional and global peace and security.”

President Akufo-Addo, Ghana Beyond Aid Strategy, April 2019

Goal Statement

USAID's five-year (2020-2025) strategic goal is to help Ghana advance toward becoming “**a more self-reliant nation offering a productive, healthy life to all its citizens.**” USAID will achieve this goal by partnering with Ghanaian stakeholders, namely the government, the private sector, and citizens, to accelerate and sustain broad-based economic growth; deliver quality services with increased accountability; and accelerate sustainable development in northern Ghana.

This CDCS aligns the U.S. National Security Strategy (2017), which seeks to move beyond assistance to a partnership that promotes prosperity for all, with “Ghana Beyond Aid” (GBA) which envisions a prosperous Ghana that engages with other countries competitively through trade and investments and through political cooperation for enhanced regional and global peace and security. The GBA is anchored in the five pillars of the GoG's Coordinated Programme of Economic and Social Development (2017-2024) to revitalize the economy, transform agriculture and industry, revamp economic and social infrastructure, strengthen social protection and inclusion, and reform public service delivery institutions. This CDCS uses the J2SR Ghana Roadmap as a guidepost, identifying and tracking the commitment and capacity challenges that must be addressed to move Ghana closer to both the CDCS goal and the country's GBA vision.

The three CDCS DOs are intentionally integrated across technical disciplines to achieve maximum impact in supporting Ghana's journey to self-reliance. DOs 1 and 2 propose solutions to Ghana's challenges that will impact the entire country, such as the need to create fair trade practices, promote a business climate that attracts private sector investments, strengthen government accountability and the delivery of quality services to citizens, and encourage citizen engagement at the national and local levels. DO 1 focuses on the behaviors the government must adopt at the national level, along with clear actions the private sector and citizens must take to achieve broad based economic growth throughout the country. Similarly, in DO 2, the tripartite roles for government, private sector and citizens are essential to improve the delivery of quality services with accountability across the country. When targeted local level support is required, data will drive USAID's sector and geographic focus in DO 1 and 2. For example, in DO 2 the epidemiology of HIV/AIDS in Ghana requires USAID to engage with the Ministry of Health and its Agencies in the Western region where there is the greatest gap between the percentage of People Living with HIV (PLHIV) who know their status and those who are actually on treatment: out of approximately 21,467 PLHIV in the Western Region, as of the end of September 2019, only 10,116 (fewer than half) were on treatment. In another example, the threat of a complete collapse of the pelagic fishing industry which provides a nutrient rich diet to millions of Ghanaians across the country requires engagement with the Ministry of Fisheries and Aquaculture Development and other national actors as well as fisherfolk and communities in the Central region of the country. To sum, in DO 1 and 2, health, education, trade, energy and other advances will require adopting policies and standards at the national level and implementing those policies and standards at targeted local levels across the country.

DO 3 is essential to respond to the unique development inequities experienced more acutely in the northern regions. Development efforts in the north require a full-throttle, multi-sectoral

approach to help the primary actors, working together at the local level, to address deep-seated development challenges. If these challenges remain unaddressed, Ghana's vision of becoming a more self-reliant middle-income country cannot be realized. In DO 3, USAID will work with the three primary actors in targeted ZOI districts. The combined efforts under the three DOs are mutually reinforcing. Each is necessary to ensure the full engagement of all Ghanaians in the country's development. Together, they promote private sector investment, stronger government systems and accountability, and inclusive citizen participation.

Gender equity is a critical focus throughout the CDCS. The CDCS goal will not be achieved if USAID fails to identify and address the distinct drivers of behavior change for both men and women. USAID will work to increase women's capacity and confidence to grow their businesses; access critical inputs (e.g. credit, seeds, fertilizer, and water) and appropriate technology to make informed decisions and innovate; access quality education and health services; and participate in policy reform and decision-making at the national and local levels.

Development Objective 1: Broad-based Economic Growth Accelerated and Sustained

IR 1.1: Government strengthens the enabling environment for equitable, sustainable growth

IR 1.2: Businesses expand through efficient, productive practices

IR 1.3: Healthy, skilled citizens contribute to economic growth

***Development Hypothesis:** If the government strengthens the enabling environment for equitable sustainable growth; if businesses expand through efficient, productive practices; and if healthy, skilled citizens contribute to economic growth, then broad-based economic growth will be accelerated and sustained.*

DO Rationale

Ghana reduced poverty substantially over the last 25 years. The poverty rate in 2019 was 23.4 percent,²⁶ which is less than half of the 52.7 percent rate in 1991.²⁷ Although Ghana experienced strong macroeconomic performance from 2000 to 2019 with an average GDP growth rate of 6.65 percent,²⁸ it was largely driven by unprocessed commodity exports, especially oil, gold, and cocoa. As a result, the majority of Ghanaians work in the informal sector, and Ghana's tax base accounts for only 14 percent of GDP compared to a sub-Saharan African average of 17 percent.²⁹ The private sector investment needed to diversify exports, expand the economy, and create jobs is constrained by a sub-optimal business enabling environment, weak firm-level competitiveness, a tight credit market, and an unskilled workforce. Childhood health also has a significant impact on adult health and earnings. Each centimeter gained in height due to improved nutrition and childhood health for a child in Ghana leads to a wage increase of between 8 percent and 10 percent.³⁰ Healthy children learn better, can gain marketable skills, and become productive citizens. A healthy workforce contributes to greater economic output due to increased longevity, lower employee turnover, and fewer lost working days due to illness. Harmful social norms and behaviors continue to impact opportunities and human potential, affecting health; education; and the productivity of men, women, boys, and girls. Critical gender gaps and disparities remain in the labor force and employment opportunities; access to quality education and levels of educational attainment; access to and use of health services; control over and access to long-term assets and resources;

²⁶ Ghana Statistical Service, 2018. Poverty trends in Ghana, 2005 - 2017.

²⁷ Ghana Statistical Service, 2007. *Pattern and trends of poverty in Ghana, 1991-2006*.

²⁸ Ministry of Finance 2019, The Budget Statement and Economic Policy of the Government of Ghana for 2020 fiscal year.

²⁹ Organization for Economic Cooperation and Development. Revenue Statistics in Africa 2019, oe.cd/revenue-statistics-in-Africa

³⁰ T. Paul Schultz. Productive Benefits of Health: Evidence from Low-Income Countries, <http://www.econ.yale.edu/~pschultz/cdp903.pdf>, January 2005

promulgation of gender-related government policies and legislation; and gender-responsive decision-making, leadership, and political representation.

The government, businesses, and citizens are the primary actors needed to accelerate and sustain broad-based economic growth in Ghana. For example, for the GoG to strengthen the enabling environment for equitable, sustainable growth and improve economic policy and capacity through trade freedom and export sophistication, it must improve and streamline procedures for efficient trade, and formulate and execute policies that spur private sector investment. Businesses need to access financing and must utilize business development services to grow, attract greater levels of investment from domestic and foreign sources, and improve the quality and diversity of their goods and services. USAID will support Ghana to examine ways to address the constraints businesses face in accessing financing, business networks, market links, training and market development services. To improve economic empowerment, USAID will promote government financial inclusion policies and provisions for mitigating risks to lenders for small loans to help women and youth-owned businesses gain access to capital to expand their businesses. USAID will help business associations and CSOs to play critical roles in promoting laws and regulations pertaining to private sector investment and use networks to identify investment opportunities to advance prosperity and self-reliance.

USAID will also strengthen the link between improved health practices and economic growth. Diseases affect performance and productivity. Improved health practices of citizens will result in a healthy workforce. A healthy workforce will lead to a reduction in production losses due to worker illness, malnutrition, or absenteeism as a result of illness or taking care of a sick family member. Women and youth are critical actors in contributing to child and family health by adopting improved health practices and seeking timely care when they or their families are sick. Healthier women and their children contribute to more productive and better-educated societies. Supporting the health of mothers before, during, and after childbirth, meeting the unmet need for contraception, and improving the health and productivity of subsequent generations can positively impact societal development and growth in per capita income. A healthy workforce will produce innovations and solutions that lead to economic growth.

USAID will continue to collaborate with development partners to support Ghana's efforts to achieve its economic development goals. The United Kingdom Agency for International Development (UKAID) is implementing a business regulatory reform program aimed at improving the trade environment and Ghana's doing business indicator ranking. The World Bank is also designing a trade sector support program for Ghana. With Ghana hosting the African Continental Free Trade Agreement (AfCFTA) Secretariat, most development partners are looking at supporting the policy process and infrastructure to assist Ghana operationalize this initiative. Further, donors in the health sector, including the Global Fund, World Bank, Japan International Cooperation Agency (JICA), Korea International Cooperation Agency (KOICA), Korea Foundation for International Healthcare (KOFIH), and UKAID, provide technical assistance in human resources for health, service delivery, health information systems and management, medical products and health financing to strengthen Ghana's health system. As a new member country in the Global Financing Facility, Ghana is committed to improving the health and nutrition of women, children, and adolescents. USAID will work with donors through the health and gender donor working groups to help Ghana achieve gender equality in universal health coverage.

This behavior-led CDCS presents an excellent opportunity for USAID to demonstrate to the GoG and Ghanaian businesses the fact that the U.S. development model is aligned with the Ghanaian peoples' interests by reflecting a partnership based on mutual respect and long-term economic partnership, not on short-term transactions. USAID's approach will demonstrate to all Ghanaians that the U.S. Government is a steadfast partner, fostering transparency, inclusion, honest business practices, and mutual prosperity.

Success within DO I means a more diverse economy with a broader and greater export base; increased private sector-led investment; healthy, skilled citizens participating in economic and social development processes; and increased household income and GDP growth. The J2SR metrics for business environment, trade freedom, export sophistication, child health and gender gap will be used to track success under this CDCS.

Intermediate Results

IR 1.1: Government strengthens the enabling environment for equitable, sustainable growth

Ghana's business enabling environment is uneven; regulations are not enforced; trading across borders is complex; and the cost of doing business is extremely high. To spur growth, Ghana must streamline its trade regulations and procedures, improve policy formulation to encourage private investment, and mobilize the support of business organizations to promote a better business environment. These efforts will support Ghana's ability to finance its self-reliance by broadening the country's tax and revenue base, with more efficient trade regulations contributing to greater throughput and revenue collection. To achieve this IR, USAID will take advantage of its lead convening role to increase engagement between the government and private sector. USAID assistance will continue to leverage policy expertise gained through successful implementation of U.S. Government trade interventions. Digitization must play a key role in strengthening the enabling environment by helping the GoG to have more efficient customs revenue administration procedures at the ports and undertake a risk-based approach to cargo inspections. USAID will help the GoG to receive information on the effect of its trade policies and extend technical assistance to the GoG to implement business-friendly policies that prioritize public health and safety. USAID will support civil society organizations (CSO) in their efforts to encourage the GoG to increase the number of women involved in trade negotiations and trade policy to reduce the gender gap.

USAID will partner with the GoG, trading partners, exporters, policymakers, business service providers, businesses, research institutions, CSO and business associations, and citizens to strengthen the enabling environment by adopting the following behaviors:

- Government improves and streamlines procedures for efficient trade.
- Government improves policy formulation and execution for private sector investment.
- Business associations and other civil society organizations promote an improved business enabling environment.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of business enabling environment, trade, financing and market systems. Among these resources are the: OECD (2017): Global Trade Without Corruption, Fighting the Hidden Tariff; OECD: Towards Integrity Strategies for Clean Trade; World Bank Group (2020): Trading For

Development; DCED (2019): Business Environment Reform and Investment Promotion; World Bank Group (2019): Economic Diversification Through Productivity Enhancement; World Bank Group (2020): Global Economic Prospectus; World Bank Group (2019): Enhancing Financial Inclusion; Ghana Market Systems and Resilience Assessment: Systems Analysis Report, Phase II. ISP Dahlberg Study (2020); World Bank Group (2019): Understanding Economic Growth in Ghana in Comparative Perspective; USAID/Ghana Private Sector Landscape Assessment (2020); and USAID/Ghana Gender Analysis (2020)

IR 1.2: Businesses expand through efficient, productive practices

Ghanaian businesses have difficulty growing because they lack access to affordable finance at long tenors; their managers often do not have sufficient operational management skills; they market largely commodities or undifferentiated processed goods; and they lack the wherewithal to attract foreign or domestic investment. Improved business expansion and competitiveness require Ghanaian firms to access finance, use business development services, attract greater investment from foreign and domestic sources, and improve the quality and diversity of their goods and services.³¹ USAID will improve the quality of business development services to help firms gain access to affordable financing, improve their business operations, diversify their sources of investment, and improve product quality. These efforts will support business growth and entry into new markets. USAID will help to reduce the economic gender gap by increasing access to financing for women entrepreneurs and businesses that provide economic opportunities and benefits for women as entrepreneurs, employees, and consumers of goods and services. USAID will work with financial institutions to extend their digital capabilities, and with clients to take greater advantage of digital banking. These initiatives will help Ghanaian businesses to maintain strong banking relationships during times of crisis when their movements may be restricted. USAID will collaborate with its whole-of-U.S. Government partners, such as the Development Finance Corporation, to extend finance to firms and help financial institutions mitigate financial shocks in order to spur greater access to credit during crises.

USAID will strengthen partnerships with the GoG, businesses, policymakers, financial literacy service providers, financial institutions, and business service providers to help businesses grow by adopting the following behaviors:

- Businesses use financing to grow.
- Businesses use business development services to grow.
- Businesses attract greater investment from domestic and foreign sources.
- Businesses improve the quality and diversity of their goods and services.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of enterprise development, economic diversification and financing. Among these resources are: Women, Work, and the Economy: Macroeconomic Gains From Gender Equity, IMF (2013); Chapter 5: Accounting Professionalization in Developing Countries, in Handbook of Accounting and Development (2012), World Bank Group (2019): Economic Diversification Through Productivity Enhancement; World Bank Group (2019): Understanding Economic Growth in Ghana in Comparative Perspective; USAID/Ghana Private Sector Landscape

³¹ USAID/Ghana. Private Sector Landscape Analysis 2020

Assessment (2020); and USAID/Ghana Gender Analysis (2020).

IR 1.3: Healthy, skilled citizens contribute to economic growth

The limited availability of qualified human capital is one of the most critical constraints to growth in Ghana.³² For Ghana to accelerate and sustain broad-based economic growth, healthy and skilled citizens are needed to productively participate in the economy. A healthy quality of life is a prerequisite for economic development. USAID will promote the adoption of healthy behaviors among Ghanaians, encouraging them to seek timely health care, and working with private sector firms to provide skills development opportunities for youth. USAID's interventions will align with GoG's Universal Health Coverage Agenda 2030, and U.S. Government initiatives such as the President's Malaria Initiative (PMI), the President's Emergency Plan for AIDS Relief (PEPFAR), Scaling up Nutrition (SUN), Feed the Future (FTF), Water for the World, Ending Preventable Child and Maternal Deaths (EPCMD) and the education strategy.

USAID will encourage traditional, local, and faith-based leaders to serve as gender champions to advocate for improved health practices among families to ensure that Ghanaians seek and demand quality healthcare. USAID will support the Ghana Health Service to implement maternal and child health interventions that respect, promote, and facilitate women's decision-making and ensure their safety. USAID will also intensify social and behavior change messaging to ensure children and pregnant mothers sleep under an Insecticide Treated Net (ITN) and People Living with HIV (PLHIV) know their status and are enrolled and maintained on treatment. USAID will also support the GoG in its health financing efforts to ensure financial risk protection for citizens in accessing basic healthcare services. As part of regional PEPFAR programming, USAID will continue to identify, monitor, and effectively manage issues related to sexual and gender-based violence (SGBV) and intimate partner violence (IPV).

A healthy workforce that produces innovations and solutions that lead to economic growth requires marketable skills. Private sector actors report a 'talent gap' between market needs and what Ghana's workforce offers, resulting from Ghana's inadequate education and training systems.³³ However, under DO 2, USAID aims to ensure that children and youth gain measurable literacy and numeracy skills that are foundational to future learning and success. As such, efforts to improve systems strengthening and basic education learning outcomes will help to create a workforce that meets Ghana's needs. Under this DO, USAID will work with businesses to identify gaps in marketable skills training, including on-the-job training through internships and apprenticeships, especially for youth, and help develop curricula and training methods, while ensuring women, often limited by social norms, have access to professional development opportunities. Moreover, USAID will use its convening power to support collaboration between the government, and the private sector to fill training gaps and access equipment, technology, and financing for training. Data will drive USAID's sector and geographic focus in building a healthy workforce with marketable skills (for example, agriculture in the northern regions.)

³² USAID/Ghana. Private Sector Landscape Analysis 2020

³³ USAID/Ghana. Private Sector Landscape Analysis 2020

USAID will partner with the GoG, policymakers, service providers, caregivers, development partners, private sector and citizens to help create a healthy, skilled workforce through the following behaviors:

- Citizens adopt improved health practices.
- Citizens seek care for optimal health.
- Workforce acquires marketable skills.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of health and economic growth. Among these resources are Health and the Economy: A Vital Relationship. OECD, May 2004; Health and economic growth: Evidence from dynamic panel data of 143 years. *PLoS One*; World Bank Group (2019): Economic Diversification Through Productivity Enhancement [Human Capital]; Ghana Maternal Health Survey (2017); Ghana Malaria Indicator Survey (2019); USAID/Ghana Private Sector Landscape Assessment (2020); USAID/Ghana Gender Analysis (2020); and Ghana Priorities for Ending Poverty and Boosting Shared Prosperity: Systematic Country Diagnostic (2018), World Bank Report.

Assumptions and Risks	
Assumptions	Risks
<ul style="list-style-type: none"> ● Government remains committed to the policies, initiatives, and strategies needed to promote broad-based economic growth, including allowing the private sector to thrive, and continue to work with the USG. ● Ghana will respond effectively to the epidemiological and socio-economic impacts of COVID-19 and future pandemics and shocks ● Ghana remains politically stable and peaceful. 	<ul style="list-style-type: none"> ● Government borrowing increases, limiting Ghana’s long-term ability to invest in capital expenditures and weakening macroeconomic stability. ● Prices of main commodity exports (petroleum, gold, and cocoa) significantly decreases, limiting Ghana’s ability to invest in its development and weakening economic growth. ● Prolonged COVID-19 outbreak in Ghana, West Africa, or its primary import/export markets, may limit consumer demand, stymie exports, and harm the health of businesses.

Development Objective 2: Quality Services Delivered with Increased Accountability

IR 2.1: National government leads policy implementation for efficient service delivery

IR 2.2: Local authorities manage policy implementation for efficient service delivery

IR 2.3: Service providers adhere to national quality standards

IR 2.4: Citizens demand responsive governance

Development Hypothesis: If the national government leads policy implementation for efficient service delivery; if local authorities manage policy implementation for efficient service delivery; if service providers adhere to national quality standards; and if citizens demand responsive governance, then the accountable delivery of quality services will be achieved.

DO Rationale

Over the past 20 years, the GoG achieved significant advances in delivering services to its citizens. From 1997 to 2017, infant mortality was reduced by half, from 77 to 37 deaths per 1,000 live births³⁴ and life expectancy increased by six years, from 57 to 63.³⁵ Almost all pregnant women receive antenatal care from a skilled provider, 8 in 10 deliveries take place in a health facility and are attended by a skilled provider, and slightly more than 8 in 10 women receive postnatal care within 2 days after delivery.³⁶

However, despite these achievements, neonatal mortality is still high, at 25 per 1,000 live births.³⁷ Staff retention and availability is also a key issue. As of 2017, the doctor to population ratio was 1:8,098 nationally and 1:12,949 in Northern Ghana. In 2016, the GoG spent only 4.45 percent of GDP on health, amounting to an average of \$67.51 per person.³⁸ Ghana has a national health insurance scheme, yet 21 percent of women age 15–49 are neither registered nor covered under any health insurance scheme.³⁹ These challenges and others point to weak governance, leadership and accountability – from policy makers to health care providers – and require significant financial and service delivery reforms.

Service delivery in the education sector is similarly mixed. Primary school net enrollment ratio (NER) increased from 78 percent in 2010/2011 to 91 percent in 2016/2017.⁴⁰ However, results of the Early Grade Reading Assessment (EGRA) from 2013 to 2016 indicated that just two

³⁴ World Bank. 2017 Ghana Maternal Health Survey

³⁵ Ibid

³⁶ Ibid

³⁷ Ibid

³⁸ World Bank. World Development Indicators.

³⁹ USAID/Ghana. Gender Analysis Report 2020

⁴⁰ Ministry of Education. Ghana Education Sector Analysis, 2018

percent of second grade students were able to read at grade level, with 50 percent unable to recognize a single word. The 2015 Early Grade Math Assessment (EGMA) found that 75 percent of grade two students were unable to answer a single math problem that tested conceptual knowledge. In education, several key factors contribute to low learning outcomes, including: a lack of textbooks and learning materials; inadequate teacher training and coaching support; and ineffective teacher management. Learning to read proficiently at an early age is critical to acquiring the skills at a later age to become a life-long learner and productive citizen. Women in urban areas are four times as likely as women in rural areas to have more than secondary education (12 percent versus 3 percent).⁴¹ Other notable challenges in the quality of public services delivered to citizens include pervasive corruption, weak enforcement of regulations and standards, the lack of robust citizen demand for accountability, and the need for effective policy implementation by the government. Resource allocation, including human resources, is inequitable across the country: sub-national priorities and constraints are not often considered in planning and budgeting.

The latest Afrobarometer Round 8 Survey (2019) report⁴² indicates a decline in citizens approval ratings on government performance in public service delivery. Between 2017 and 2019, service sectors (i.e., health, education, electricity supply, water, and sanitation) experienced an 8 percent decline in approval ratings. The report also noted that these sectors were among the most problematic areas in need of government support. Eighty percent of citizens surveyed indicated that the government has done little, or nothing at all to strengthen service delivery in these areas. For example, according to USAID/Ghana's Gender Analysis (2020), women's groups are increasingly invited to interface with local authorities to identify community needs and concerns, but their needs are not being met in most instances.

Inadequate implementation of policies is also a key political economy constraint to service delivery in Ghana. For example, Ghana has a decentralization policy framework, but service delivery sectors, particularly health and education, have not been fully decentralized. At the local level, service delivery requires the devolution of fiscal and administrative authority to the district assemblies so they can effectively deliver on their mandate. Other constraints include insufficiencies in oversight of service provider performance, human resource planning and retention, essential supplies and commodities, and mobilizing service users to act collectively to demand quality services. Quality improvement approaches, including provider performance monitoring and supervision, for both public and private service delivery providers and citizen education are needed to hold officials accountable to address these critical issues.

Additionally, insufficient coordination among GoG agencies contributes to and exacerbates poor quality of services. For example, in the health sector, insufficient coordination between agencies and health care providers (clinical care and public health at the district level, teaching hospitals and private providers), results in unclear oversight and accountability structures that negatively impacts patient experience and health outcomes. USAID will support coordinating agencies involved in quality management to institutionalize a culture where quality is recognized, demanded, and rewarded.

⁴¹ World Bank. Ghana 2017 Maternal Health Survey

⁴² Afrobarometer. Ghana Afrobarometer Round 8 Survey 2019. <https://www.afrobarometer.org/publications/ghana-summary-results-2019>

The focus of DO 2 is for the GoG to improve the accountable delivery of quality services to its citizens, particularly in the sectors of health, education, agriculture and fisheries, and energy. USAID will build the capacity of local authorities to efficiently manage and implement policies for improved quality service delivery through support for more effective engagement with citizens, especially women and youth, improved planning and budgeting, and responsiveness to community needs and feedback. The GoG's ability to deliver quality services with increased accountability is critical to achieve Ghana's Sustainable Development Goals and advance its journey to self-reliance. Moreover, strong, resilient government systems will also help to mitigate the impact of future economic shocks and public health threats. Through this development objective, USAID will partner with the GoG to ensure that: (1) progressive policies are implemented to enhance and sustain the delivery of quality services; (2) local authorities implement policies for efficient service delivery; (3) all service providers adhere to national standards; and (4) citizens participate in governance processes and demand responsive governance.

The transformational impact of USAID's assistance will support the GoG's use of institutionalized mechanisms that reduce corruption and strengthen service delivery across sectors, such that healthcare providers adhere to service standards, teachers' attendance and time on task vastly improves; pelagic overfishing ceases, coastal communities have sustainable livelihoods and citizens' preferences form the basis for government action. Further, USAID will facilitate coordination between private sector service providers and the GoG to ensure that government policies, particularly in health, education, energy, and agriculture, create space for enterprise-driven solutions to flourish. As the J2SR Country Roadmap indicates, Ghana enjoys a thriving media and a diverse civil society. These two supporting actors will be strengthened in this DO to hold the government, as the primary actor, accountable in delivering quality services to citizens.

Development partners, both bilateral and multilateral, are actively collaborating in improving accountability for quality service delivery in Ghana, including UKAID, the European Union, the Global Fund, the World Bank, GIZ, and others. For example, Ghana's National Universal Health Coverage Roadmap, supported by USAID and other donors in the health sector, sets the strategic direction for the health sector over the next 10 years, with accountability as a main pillar. This Roadmap will focus on improving the health and nutrition of women, children, and adolescents, and highlight the importance of gender equality. Further, several donors, including the World Bank, Global Partnership for Education, JICA, UKAID, UNICEF, and USAID will support the Ministry of Education's development and implementation of the Ghana Accountability for Learning Outcomes Program (GALOP). This program will harmonize and coordinate education sector management, inspection, and supervision to improve education service delivery, with a specific focus on improving learning outcomes, at the school, district, regional and Ministry levels. Finally, USAID will continue to work collaboratively with other donors to strengthen Ghana's systems to address the immediate and long-term impacts of COVID-19 and other disasters.

Success in DO 2 means improved accountability in the delivery of quality services in health, education, and agriculture such that healthcare providers adhere to service standards; teachers' attendance and time on task vastly improves; pelagic overfishing ceases and coastal communities have sustainable livelihoods; and tax administration and audit management at the national level

are strengthened to reduce corruption. The J2SR metrics for liberal democracy, government effectiveness, open government, social group equality, tax system effectiveness, gender gap, education quality and child health will be used to track success under this DO.

Intermediate Results

IR 2.1: National Government leads policy implementation for efficient service delivery

Ghana has developed various policies, strategies, and plans across development sectors. However, due to inadequate oversight, many of these directives are not implemented to their full extent. USAID will redefine its relationship with the GoG by helping national and local government institutions to resolve systemic problems that inhibit their capability to deliver quality services to its citizens. To achieve this, USAID will work with government agencies in health, education, agriculture, energy, and fisheries to improve their capacity to formulate, coordinate, implement, monitor, and evaluate national and local policies. For example, USAID will provide technical assistance to the Ministry of Education and the Ghana Education Service to operationalize the education accountability framework by enhancing the supervision of education personnel from the district to the school level which will result in a significant rise in learning achievement scores as measured by standardized tests in reading and math.

In the health sector, the Ministry of Health recently developed a National Healthcare Quality Strategy (2017-2021) which aims to “coordinate the system of health and healthcare at all levels of the health system, across both the public and private sectors, and all areas of health.” However, this strategy is not fully operationalized. USAID will support the Ministry of Health to ensure harmonization of quality assurance processes. This includes harmonizing the roles, responsibilities, and data across agencies like the National Health Insurance Authority which implements clinical audits; the Health Facility Regulatory Authority (HeFRA), which has a role in accreditation, licensing and regulation of public and private health facilities, which includes developing and monitoring quality standards; and the Ghana Health Service, whose health workers deliver services and whose managers conduct supportive supervision to monitor the quality of care. USAID will support the implementation of the national integrated health supportive supervision system to support continuous improvement in quality service delivery and assist the National Health Insurance Authority to adopt sustainable systems for strategically purchasing quality health services.

USAID will partner with policymakers, managers, national/local government entities, financial institutions, regulatory bodies, civil society, media, public service influencers, community leaders and influencers to improve national level policy implementation for public service delivery by supporting the following behaviors:

- Government leads improvements in public financial management.
- Government administers tax services efficiently and effectively.
- Government implements evidence-based policies to improve health, education, agriculture, energy, and fishery sectors.

The evidence base of this IR was drawn from assessments, studies, surveys, and reports in the areas of public financial management, tax administration, policy implementation, and revenue mobilization. Among these resources are the: USAID Deep Dive Assessment on Ghana Revenue Authority Customs Division (2019); USAID DRG Assessment (2018); USAID -

Government of Ghana Joint Needs Assessment for Domestic Revenue Mobilization (2017-2018); IMF TADAT Performance Assessment Report, July 2017; Ghana Policy Brief, November 2017; USAID Ghana Trade Africa Trade Facilitation Project, "Rapid Assessment of Customs Risk Management", April 2018; The use of evidence within policy evaluation in health in Ghana: Implications for accountability and democratic governance. European Policy Analysis I; Ghana Priorities for Ending Poverty and Boosting Shared Prosperity: Systematic Country Diagnostic (2018). World Bank Report; and Revenue Statistics in Africa 2019.

IR 2.2: Local Authorities manage policy implementation for efficient service delivery

The World Bank found that across all city sizes in Ghana the proportion of residents with access to quality basic services and infrastructure is declining, and the proportion is worse in smaller cities.⁴³ This is due, in part, to inadequate and ineffective use of non-salary budget, regional inequities and inadequate accountability and sector governance. For example, the Ghana Medical Journal reported on a "Quality of Healthcare in Ghana" study which cited that some of the problems found included, "ineffective functioning of existing administrative structures, lack of adequate equipment, lack of commodities and registries, non-adherence to laboratory examination, counseling and treatment protocols, unprofessional staff attitude and patients not adhering to prescribed treatments."⁴⁴ The indication of significant deficiencies in the capacity

of local authorities to manage policy implementation efficiently is further exacerbated by citizens' frustration with the government's performance in delivering services.⁴⁵ USAID/Ghana's Gender Analysis (2020) found that women's groups are increasingly invited to interface with local authorities to identify community needs and concerns, but their needs are not being met in most instances. USAID will partner with local governments to monitor, evaluate, and collate data on citizen feedback to further improve the implementation of national policies. This work

The Women in Agriculture Platform (WAP) mobilizes and empowers women farmers in the northern regions to improve and expand their agricultural enterprises. Established and supported by USAID, WAP has effectively mobilized women and other citizens to engage government officials to account for the use of public resources in the agricultural sector. The consistent and persistent demand from WAP triggered a massive response from district authorities to increase their budgets and expenditures to improve service delivery in the agriculture sector. WAP's successful advocacy has enhanced transparency in the planning, implementation, and monitoring of the districts' interventions and local development. More women are represented in local government meetings and advocating changes to the national parliament, and they have greater opportunities for skills-building, increased income, and access to farm equipment to ease farm work. *"We have sustained our participation in agriculture policy implementation and in monitoring agriculture service delivery at the local and national level and look forward to being self-sustaining after USAID funding."* --- **Senior WAP Leader**

⁴³ The World Bank. Ghana Secondary Cities Support Program (2018)

⁴⁴ Ghana Medical Journal. Quality of Health Care in Ghana: Mapping of Interventions and the Way Forward, 2016. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5443676/>

⁴⁵ Afrobarometer. Ghana Afrobarometer Round 8 Survey (2019)

will include strengthening women's groups and platforms to better interpret and understand local level budgets and assembly fund utilization. When targeted local level support is required, data will drive USAID's geographic focus in IR 2. 2.

To improve public financial management in Ghana, USAID will support the GoG to strengthen policies and practices at the local and national levels. USAID resources will be carefully tracked and used to leverage the timely disbursement of the GoG's District Assemblies' Common Fund to enhance quality service delivery in these districts. USAID will also strengthen the capacity of local authorities to manage policy implementation and budget allocation for efficient service delivery through more effective engagements with citizens, especially women, youth, and persons with disabilities. For example, USAID will work with District Health Management Teams to ensure community engagement during the Community Health Action Plans, and ensure these needs are reflected and budgeted for in the district health plans.

USAID will work with national policy makers, regional and district officers, civil society, managers, community leaders, community health management committees, parent/teacher associations, and the media to improve nation-wide policy implementation in local areas by supporting the following behaviors:

- District Authorities program yearly budgets that meet identified priority community needs.
- District Authorities efficiently apply funds received to identified priority community needs.
- District Education Offices implement education accountability framework policy.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of governance, policy implementation, and service delivery in key sectors. Among these resources are: Ministry of Education Statistics; Ghana Education Strategic Plan (ESP) 2018-2030 (2016); The politics of development under competitive clientelism: Insights from Ghana's education sector; Aid and donor partnerships in Ghana's education sector, 1987-2007 (2007); and Ghana Priorities for Ending Poverty and Boosting Shared Prosperity: Systematic Country Diagnostic (2018) World Bank Report.

IR 2.3: Service providers adhere to national quality standards

Ghana has established national quality standards, including gender integration, for all service delivery sectors. However, service providers rarely adhere to these standards. Non-compliance to regulatory directives and prescribed performance standards is endemic in Ghana due to inadequate supervisory, monitoring and sanctioning regimes, in addition to attitudes and beliefs of many health care workers. Adherence to quality standards will promote effectiveness and efficiency in service delivery, reduce the potential for damaging and irreversible consequences of poor-quality public services and generally improve citizen trust in the government. USAID will support a national system to enhance supportive supervision and capacity development for health care providers in the health sector; support district education office staff and head teachers to address teacher professional behavior issues such as high teacher absenteeism and inadequate time on task in the classroom; and engage school management committees and parent-teacher associations to harness community support for improved school management

and education quality.⁴⁶ Data will drive USAID’s geographic focus in determining what targeted local level support is needed in IR 2.3. USAID will build on the extensive experience and achievements partnering with service providers in the health and education sectors, including both public and private sector providers, faith-based health facilities and schools to impact gender integration and the quality of all services utilized by the population by supporting the following behaviors:

- Health care workers deliver quality services in the public and private sector.
- Head Teachers accountably manage schools.
- Teachers deliver quality instruction.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of quality standards and service delivery in key sectors. Among these resources are: Accountability in the education sector: the case of Ghana. UNESCO (2017); Ghana Education Strategic Plan (ESP) 2018-2023; Ghana Education Sector Medium Term Development Plan 2018-2021; Healthcare Delivery and Customer Satisfaction in Ghana. A Case Study of the Koforidua Regional Hospital. MPA Thesis, (2012) Teacher Education in Ghana: A Contemporary Synopsis and Matters Arising. SAGE Open, April-June 2014 (2014); and Health Care System Reforms in Developing Countries. J Public Health (2012).

IR 2.4: Citizens demand responsive governance

Citizen action and engagement are critical for ensuring that the government delivers quality services with increased accountability. Citizens must effectively participate in electoral processes at all levels and exercise their power to remove non-performing public officials through elections. USAID will work with citizens to bolster their participation in local government processes, which will include an intentional focus on the engagement of women, youth, and persons living with disabilities. USAID will engage with community health management committees to advocate for improved quality of services, using platforms like the Ghana Health Service community scorecard. USAID will educate existing women’s groups about local government processes and groom “natural leader” female candidates from women’s groups to run for district assembly elections. USAID will also strengthen citizen capacity to effectively engage and advocate for systematic institutional and programmatic reform at the local level to reflect their needs, and to demand attention to identified issues. Additionally, civil society advocacy for the election of mayors, currently an appointive office, will constitute a continued key focus of USAID’s support to Ghana’s decentralization processes.

USAID will partner with citizens, civil society, community health management committees, policymakers, national and local government entities, the media, and traditional and faith-based leaders to encourage responsive governance by adopting the following behaviors:

- Citizens participate in local governance.
- Citizens participate in electoral processes at all levels.
- Citizens demand quality services.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the

⁴⁶ JHPIEGO. “Evaluation on Optimal Methods of Healthcare Worker Training in Ghana,” June 2018, USAID Evaluate for Health; “Low Dose, High Frequency: A Learning Approach to Improve Health Workforce Competence, Confidence, and Performance,” 2013.

area of government service delivery in key sectors. These resources include USAID DRG Assessment (2018); USAID Conflict Assessment (2019); Healthcare Delivery and Customer Satisfaction in Ghana. A Case Study of the Koforidua Regional Hospital. MPA Thesis, (2012); and Afrobarometer, Dispatch November 2019.

Assumptions and Risks	
Assumptions	Risks
<ul style="list-style-type: none"> • The GoG's commitment to the decentralization process continues toward enhancing local government autonomy. • Ghana will respond effectively to the epidemiological and socio-economic impacts of COVID-19 and future pandemics and shocks • Ghana remains politically stable and peaceful. 	<ul style="list-style-type: none"> • District Assembly Common Funds are not timely allocated to local governments, affecting their autonomy to implement policies and deliver services. • COVID-19, epidemics, economic shocks or other disasters overwhelm government systems, resulting in a collapse in the delivery of basic services.

Development Objective 3: Sustainable Development Accelerated in Northern Ghana

IR 3.1: Government improves equitable delivery of quality services in agriculture, education, and health

IR 3.2: Private sector increases investment

IR 3.3: Citizens adopt improved practices to advance their well-being and resilience

IR 3.4: Citizens sustain peaceful communities

Development Hypotheses: If, in northern Ghana, the government improves the equitable delivery of quality services in health, education and agriculture; the private sector increases investment; citizens adopt improved practices to advance their well-being and resilience; and citizens sustain peaceful communities; then sustainable development will be accelerated in northern Ghana.

DO Rationale

The northern regions of Ghana suffer from erratic rainfall, poor soil quality, and inadequate rural roads and other vital infrastructure. Northerners represent 16 percent of the country's total population spread out over 43 percent of Ghana's land mass. Although Ghana has made progress in reducing poverty and hunger over the past 20 years, improvements at the national level have masked huge inequalities between the north and south of the country, and between rural and urban areas. Poorer northern Ghanaian households spend a larger share of their income on food and are, therefore, more vulnerable to food price fluctuations and supply shocks. The combined underemployment and unemployment rates in the Northern (24.7 percent), Upper West (29.6 percent) and Upper East (55.4 percent) regions compare with a national average of 15.6 percent. Nearly 68 percent of Ghanaians living in the Northern region live on less than \$1.25 per day.⁴⁷ Recent surveys show that health outcomes in Ghana's northern regions continue to lag behind the national averages. For example, stunting among children under five years old has decreased from 28 to 19 percent across the country, but the prevalence in the northern regions of Ghana remains 33 percent with peaks of 40 percent in some districts. Skilled birth delivery in Ghana's Northern Region is at 59 percent as compared to the national average of 80 percent.⁴⁸ Family planning use in the Northern region is also low, with 17 percent of women (age 15-49) using a modern method of family planning as compared to 25 percent nationwide. Access to basic sanitation is 8 percent in the Upper East Region, 12 percent in the Northern Region, and 15 percent in the Upper West Region, as compared to the national average of 21 percent. With regard to gender-based violence, early marriage claims 28 percent of girls (age 20-24) in Northern and 22 percent in Upper West and Upper East, compared to 19 percent overall.⁴⁹

⁴⁷ Ghana Statistical Service. Ghana Living Standards Survey Round 7 (2005-2017)

⁴⁸ World Bank. Ghana 2017 Maternal Health Survey

⁴⁹ USAID/Ghana. Gender Analysis Report 2020

Significant inequalities exist in the education sector in northern Ghana, where averaging across the three regions (Northern, Upper East, and Upper West) for the 2016 National Education Assessment (NEA), only 18.4 percent of students achieved proficiency in Primary 4 English.⁵⁰ The percentage of women and girls who have never been to school is highest in the Northern region (59 percent), followed by Upper West (53 percent), and Upper East (45 percent), compared with only 14 percent of women and girls in Greater Accra. One-fifth (20 percent) of women and girls in Greater Accra have completed secondary education or higher, compared with only 4 percent in the Northern, Upper East, and Upper West Regions. While the 2017 Ghana Statistical Service reports that 58 percent of Ghanaians living in the north have access to electricity, most cannot afford to use it. Alarmingly, this inequality between the north and south is expanding, threatening not only Ghana's overall prosperity, but peace and security in Ghana and the entire West Africa region. For example, while Ghana has not experienced the levels of violent extremism that are present in many of its regional neighbors, the Coastal Violent Extremism Risk and Resilience Assessment (2020) found that Ghana faces diminishing social cohesion and multiple forms of conflict, including political, land, farmer/pastoralist, and chieftaincy, and together these factors risk upending Ghana's current state of peace and security.⁵¹

GoG efforts to close the regional development gap include establishing the Northern Development Authority in 2017 to implement a framework to accelerate development in the northern regions. The Government of Ghana's flagship programs such as "Planting for Food and Jobs" and "One Village, One Dam" also aim to address the regions' development challenges. These efforts will require sustained, strategic investments to bolster the region's poor development outcomes brought about by an historical lack of investment and geographic and climatic realities.⁵²

Women play a significant role in the north's development. They comprise a significant proportion of the labor force, prioritize health and education for household investments, and influence decision-making and social practices (e.g. early marriage, conflict). Across the north, women represent a significant percentage of smallholder farmers: 64 percent in Northern Ghana; 59.4 percent in Upper West; and 44.1 percent in Upper East. While both male and female small holder farmers are caught in a cycle of poverty, women suffer from a more profound lack of inputs, access to credit, and land rights. However, women endure some of the harshest impacts of poverty and the regions' other ills. Many women in the northern regions face challenges accessing healthcare, experience gender-based violence, marry early, and lack formal education and decision-making authority within the home.

USAID will continue its partnership with the government, private sector, and citizens to leverage investments made at the national level for local gains. The particular focus in the north, under DO3, will strengthen local government's ability to plan, finance and deliver quality basic services, such as health, education and clean water, reduce disparities in service access, and attract and retain more private investment. Further, this focus will strengthen citizens'

⁵⁰ Ghana Education Service. Ghana 2016 National Education Assessment

⁵¹ USAID. Coastal Violent Extremism Risk and Resilience Assessment, Ghana Chapter, February 2019

⁵² United National Development Programme. (2018). Northern Ghana Human Development Report. Accessed 28 April 2020 at https://www.undp.org/content/dam/ghana/docs/Reports/UNDP_NG_HDR%20Report_%202018_GC_Online.pdf

resilience by encouraging them to adopt improved agricultural technologies, keep children in school, and engage in early warning systems to mitigate conflict.

USAID will implement a multi-sectoral approach that focuses assistance in ZOI targeted districts in the northern regions to support the GoG to improve the equitable delivery of quality services; increase private sector investment; encourage citizens to adopt improved well-being and resilience practices and sustain peaceful communities. This integrated approach will help Ghana to address its sub-national poverty, health, education, and insecurity challenges, while bolstering its ability to manage and finance its strategic transition to self-reliance.

To achieve the “Ghana Beyond Aid” vision, the GoG must bridge the gaps in road infrastructure, information and other technology, transport networks, irrigation schemes, warehousing and more. Many of these priorities fall outside of USAID’s manageable interest. USAID will encourage the government, through direct engagement and support to the private sector and citizens, to invest in the necessary bridging infrastructure.

USAID will partner with the national government and northern district assemblies to develop resilient market systems that link the north and the south, while leveraging the West Africa Trade and Investment Hub to expand the presence of U.S. and Ghanaian firms in the northern area. USAID will focus investments on education and nutrition, particularly in early childhood, to build foundations for the long-term human development of Ghanaians. Further, economic inequality and a lack of secure employment opportunities help to exacerbate conflict dynamics in Ghana. Since conflict impedes development gains, USAID will prioritize conflict and violence prevention. It is essential for USAID to plan and implement economic growth and service delivery efforts with an eye to conflict sensitivity, minimizing the potential for such efforts to play into conflict dynamics and maximizing their potential to address core conflict grievances.⁵³

Without strong and coordinated government systems in place, unanticipated economic crises and humanitarian disasters, such as the global COVID-19 pandemic, can erode fragile development outcomes in northern Ghana. The region is home to 75 percent of the country’s extreme poor, with agriculture being the primary source of income for the majority of households. Disasters such as floods, droughts, and insect infestations (e.g. Fall Armyworm) can result in harmful effects such as lower agricultural yields and income due to market closures; suspended or reduced social service delivery; and the risk of conflict with the return of people, particularly youth, to farms in the north, aggravating already sensitive chieftaincy and land use disputes. The impact of decreased income and social services will exacerbate food insecurity, which can worsen the already fragile health status of a population characterized by undernutrition, high infectious disease incidence, and poor sanitation. USAID will leverage its convening strength to coordinate stakeholders during the response and recovery phases of COVID-19 while fortifying the north’s service delivery systems to improve the response to future humanitarian disasters.

USAID will also work with businesses, especially in Northern Ghana, to explore and sustain low cost private schools that have emerged as a possible viable model to provide schooling options

⁵³ USAID Ghana. 2019 Ghana Conflict Assessment

for working-class and marginalized families that desire a higher quality education for their children but cannot afford medium and higher-cost private education.

USAID's assistance will complement other donor efforts, including: UNICEF in the nutrition and water and sanitation sectors; the World Bank support for the country's social safety net and education programs; the World Food Programme efforts to address food insecurity; UKAID's focus on education access for out-of-school children; and Canada's agriculture support assistance to provide direct funding to the Ministry of Food and Agriculture to improve access to inputs and extension services. Also, building on GIZ's and Global Affairs Canada's partnership to support decentralization reform, USAID will work in ZOI northern districts and at the national level to strengthen the institutional capacity of local authorities in revenue management; improve municipal planning and budgeting, including data-based development planning; and facilitate cooperation between key stakeholders in the decentralization process. Lastly, USAID will partner with health sector donors and the GOG to increase Ghana's investments in quality maternal and newborn care, comprehensive reproductive health, including family planning, and nutrition to improve health outcomes for women, children, and adolescents.

Success in northern Ghana will be achieved when the GoG increases investments in health, education, livelihood, and security; when there is a strong enabling environment that expands and catalyzes private sector growth; and when citizens, especially women and youth, advocate for better services and actively improve the well-being of their families and security of their communities. The J2SR Ghana Country Roadmap (FY 2020) metrics for Safety and Security must be improved, especially in the north, where sporadic, yet frequent clashes plague many communities. The J2SR Ghana Country Roadmap (FY 2020) mid-high scores for Social Group Equality and Economic Gender Gap fail to reflect the high poverty levels, subsistence wages and poor education of many of the region's women, who subsist in a relentless cycle of deprivation and dependency. DO 3 will address the J2SR capacity challenges in Government Effectiveness, Educational Quality, Child Health, Poverty Rate, while building on the capacity strengths in Civil society and Media effectiveness.

Intermediate Results

IR 3.1: Government improves equitable delivery of quality services in health, education and agriculture

Unreliable access to affordable public services limits development in the north. With a rural, dispersed population and few large commercial users, delivery of critical services, such as electricity is costly. Ghana's troubled decentralized local governance system contributes to these challenges and is characterized by local government authorities that struggle to generate enough local revenue and access timely central transfers to execute their development plans. A range of factors, including inefficient tax collection, human resource constraints, limited water supply due to climate change, impede equitable delivery of quality services.

Assistance provided through DO 3 will reinforce decentralization efforts in Northern Ghana by strengthening local governments' capacity to plan, finance and deliver essential services that respond to the needs of the population.

USAID will complement existing local government initiatives by fortifying district planning and financing systems. Interventions will strengthen local strategic information systems and promote participatory planning processes that result in development plans in health, education, agriculture, and other key sectors that reflect the needs of citizens living in northern Ghana. USAID will help ZOI districts to explore and employ a variety of models to finance their own development programs; and incentivize increased public spending in health, education, nutrition, sanitation, livelihoods and other critical services. USAID will strategically partner with private enterprises, including burgeoning networks of low-cost private schools which have emerged as a possible viable model to provide schooling options for working-class and marginalized families, including women-headed households, that desire a higher quality education for their children but cannot afford medium and higher-cost private education, faith-based health providers and social and agricultural entrepreneurs, to expand their offerings and complement public services. Citizens must be empowered to demand transparent, accountable investment in their communities.

USAID will partner with national level policymakers, northern governments, civil society, private sector service providers, and traditional and faith-based leaders to ensure that the GoG delivers equitable, quality services to ZOI communities through the following behaviors:

- Government increases investment in quality services.
- Local government authorities effectively administer financial resources.
- Private sector invests in low-cost quality services.
- Citizens advocate for the government to deliver quality services equitably.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the area of quality service delivery in key sectors. These resources include USAID Ghana DRG Assessment (2018); USAID Ghana Low Cost Private Schools Assessment (2020); USAID Systematic review of the effects of agricultural interventions on food security in northern Ghana. *PLoS ONE*, (2018); Private Sector Landscape Analysis (2020); USAID Conflict Assessment (2019); Ghana Government (2017) Coordinated Programme of Economic and Social Development; UNDP (2018) Northern Ghana Human Development Report; Africa's growth dividend? Lived poverty drops across much of the continent, Afrobarometer Policy Paper (2016); Ghana Priorities for Ending Poverty and Boosting Shared Prosperity: Systematic Country Diagnostic (2018), World Bank Report; USAID/Ghana Gender Analysis (2020); and WANEP Report (2018).

IR 3.2: Private sector increases investment

The agriculture sector employs up to 75 percent of men and 64 percent of women in Ghana's northern regions. However, agricultural productivity, particularly in northern Ghana, remains relatively poor, hampering economic growth and food security. Agricultural firms have invested in establishing out grower schemes in northern Ghana due to its abundant land and raw material base, but few firms have created an industrial base needed to spur job creation and add value to finished goods. Northern Ghana has an active services industry, but most of it is in low-value trading activities and not in higher-value categories where skilled labor and high-quality infrastructure can unlock competitive advantages. Factors that hinder economic growth in the region include: increased climate risks that may cause drought or flooding; insufficient government capacity to craft effective incentive schemes; lack of financing; lack of skilled labor;

limited services to strengthen the operational, financial, and marketing skills of small businesses; and the belief that poor, rural communities are unprofitable. USAID will partner with the private sector, particularly within the agricultural sector, to expand their businesses and improve their offerings to meet national and global standards. USAID will also promote production of diverse, nutrient-dense crops and improved processing, storage and preservation to reduce seasonality and post-harvest losses, while increasing market access to nutritious foods.

USAID will link farmers in the ZOI, including female farmers, to input dealers and extension agents to access improved crop varieties and fertilizers and adopt appropriate climate smart, cultural, soil, and pest management practices that can double yields while decreasing input costs. Evidence shows that women often shy away from seeking loans, outside of small loans from community savings groups, despite high repayment rates when they do access financing products.⁵⁴ USAID will promote affordable financing for micro, small and medium sized enterprises (SME), particularly those that are women-owned.

Strong partnerships between potential private sector entities and the government must be fostered to identify ways to create a more attractive, enabling environment for new private investment in northern Ghana. However, access to sanitation is at 12 percent, to clean water at 50 percent, and to electricity at 58 percent in the northern regions. USAID will work with national and local governments to increase financing for reliable electricity and safe sanitation and water. With improved basic services, local actors will be able to stimulate new businesses and attract and retain competent public and private service providers.

USAID will partner with managers, service providers, electricity distribution utilities, financial institutions, community leaders, SMEs, the GoG, and other private businesses to increase and retain private investment in the north through the following behaviors:

- Government improves incentives to stimulate private sector investment.
- Government improves water, sanitation and hygiene (WASH), and energy services to attract private investment.
- Market actors strengthen market systems to meet demand.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the area of private sector investment in Northern Ghana. Among these resources are: Private Sector Landscape Analysis (2020); Market Systems Resilience: A Framework for Measurement, Africa Lead II (2018), produced by Africa Lead II. Systematic review of the effects of agricultural interventions on food security in northern Ghana. *PLoS ONE* (2018). Ghana Priorities for Ending Poverty and Boosting Shared Prosperity: Systematic Country Diagnostic (2018). World Bank Report No. 132010-GH; and The drivers of women farmers' participation in cash crop production: the case of women smallholder farmers in Northern Ghana; *The Journal of Agricultural Education and Extension* (2016).

IR 3.3: Citizens adopt improved practices to advance their well-being and resilience

Northern Ghana communities experience some of the highest rates of multidimensional poverty, including poor health, weak schooling, food insecurity, poor sanitation, climatic shocks,

⁵⁴ USAID Ghana. Gender Analysis Report. 2020

and constant threats of violence. Consequently, human development indicators, such as childhood stunting, which peaks at 33 percent in the north compared to 19 percent nationwide, persistently trail behind the rest of the country.⁵⁵ These realities serve as push factors for many social practices, including children's delayed or decreased schooling to work on farms, migration into exploitative labor during the lean season, and ill health and poor development in early childhood exacerbated by undernutrition. USAID will strengthen citizens' ability to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth.⁵⁶

USAID will help the poorest populations to increase their access to formal and informal social safety nets, such as savings and loans groups and the national health insurance scheme, to build households' resilience. USAID will strengthen the social protection system to respond better to and protect vulnerable populations from harmful practices such as child labor and gender-based violence. USAID will encourage the primary actors to promote locally led solutions that enable the uptake of healthy behaviors such as exclusive breastfeeding, health-care seeking, and improved sanitation and hygiene. Further, USAID will help small-holder farmers to access micro-finance institutions and adopt low-cost harvest, drying, and storage technologies, some through the productive uses of renewable energy. USAID will also increase small holder farmers' access to labor-saving technologies, particularly targeting women farmers who primarily work in unskilled, low-income and labor-intensive ends of value chains. USAID will support low cost private schools that offer alternatives that help children stay in school year-round.

USAID will partner with citizens, traditional and faith-based leaders, the GoG, social workers, teachers, agricultural value chain businesses, and civil society to promote well-being and resilience practices among citizens through the following behaviors:

- Farmers adopt improved agronomic practices.
- Farmers link to profitable market systems.
- Citizens adopt improved nutrition, sanitation and hygiene practices.
- Vulnerable households use community support and social services.
- Parents send their children to school year-round.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of well-being and resilience practices. These resources include USAID DRG Assessment (2018); Systematic review of the effects of agricultural interventions on food security in northern Ghana. *PLoS ONE* 13(9) (2018); Ghana Market Systems and Resilience Assessment: Systems Analysis Report, Phase II. ISP Dahlberg Study (2020); Linking Smallholder Farmers and the Implications for Extension and Advisory Services. MEAS Discussion Paper 4 (2014); Ghana Demographic Health Survey (2014); Ghana Maternal Health Survey (2017); Ghana Malaria Indicator Survey (2019); and USAID/Ghana Gender Analysis (2020).

IR 3.4: Citizens sustain peaceful communities

Success in northern Ghana can only be achieved when conflict is reduced, and when citizens,

⁵⁵ World Bank. Ghana Demographic Health Survey (2014)

⁵⁶ USAID. USAID Multi Sectoral Nutrition Strategy 2014-2025

especially women and youth, advocate for the well-being of their families and security of their communities. Factors that contribute to conflict and inhibit peace include power struggles for limited resources, mistrust of local leaders, and communities' lack of knowledge about available mechanisms to broker resolutions to conflicts. Ineffective institutions, inadequate social networks and lack of skills currently inhibit citizens from adopting mechanisms such as early warning systems and traditional methods of mediation. There is also a general lack of knowledge to prevent and respond to conflict. Moreover, there are inadequate networks to enhance mentoring and peer support for peace building.

USAID will engage peace actors and citizens to improve institutional collaboration and resource allocation to manage and mitigate conflict. USAID will partner with local governments to establish district level early warning systems that are networked with a regional system to detect and identify potential conflicts and manage them at the regional levels. USAID will also support early warning signal networks in communities that can collaborate on security issues with the CSOs and local government. USAID's efforts will highlight the importance of women as peacemakers and in conflict resolution by helping women's groups and platforms to adopt peacebuilding mechanisms within their communities that will strengthen conflict resolution and prevention.

USAID will partner with national and regional peace councils, district assemblies, community and faith-based leaders, and women- and youth-focused civil society organizations to promote peaceful communities through the following behaviors:

- Peace actors improve institutional collaboration and resource allocation.
- Citizens adopt mechanisms to prevent and respond to conflict.

The evidence base of this IR was drawn from assessments, studies, surveys and reports in the areas of peace and conflict mitigation. These resources include USAID/Ghana DRG Assessment (2018); USAID/Ghana Conflict Assessment (2019); USAID/Ghana Gender Analysis (2020) West Africa Network for Peacebuilding (WANEP) 2018 Annual Report; Social cohesion, institutions, and growth. Economics & Politics, (2006); and Coexistence and Reconciliation in the Northern Region of Ghana.

Assumptions and Risks	
Assumptions	Risks
<ul style="list-style-type: none"> ● The GoG will continue to build roads and other infrastructure in northern Ghana, improving small-holder farmer's access to markets and encouraging private investment. ● Ghana will respond effectively to the epidemiological and socio-economic impacts of COVID-19 and future pandemics and shocks ● Ghana remains politically stable and peaceful. 	<ul style="list-style-type: none"> ● COVID-19, epidemics, economic shocks, or other disasters (e.g., flood or drought) overwhelm government systems, resulting in undelivered basic services. ● People returning from cities to small communities may increase pressure on already fragile resources triggering disputes. ● Poor or mismanagement of the borders may spark vigilantism.

MONITORING, EVALUATION, AND LEARNING

The strength of the CDCS relies heavily on USAID/Ghana's ability to effectively measure, analyze, and evaluate data in order to track progress, adjust, and assess impact. USAID/Ghana's monitoring, evaluation, and learning (MEL) approach will measure changes in the behaviors of primary actors necessary to achieve the CDCS development objectives and goal. This will be done through MEL plans that include regular data collection and reporting from government partners (e.g., the Ghana Statistical Service and National Development and Planning Commission), private sector, citizens, and other supporting actors. Further, this data will be used to track overall performance through the Mission's Performance Management Plan (PMP). This approach will strengthen USAID/Ghana's knowledge base through enhanced analytical work; effective measurement and communication of results to stakeholders; and steady coordination and collaboration with all stakeholders. To advance evidence-based decision making, USAID/Ghana conducted formative research to identify measurable, priority results (behaviors) that are within our manageable interest. USAID/Ghana created behavior profiles that identify the steps needed to (1) address the factors inhibiting or facilitating the behavior, and (2) involve the secondary actors and their actions that are necessary to enable the primary actor's behavior. The behavior profiles also list illustrative interventions as well as indicators (e.g. standardized foreign assistance as well as contextual, behavioral outcome, factor-level, and/or proxy) that directly measure and monitor progress towards achieving the result/behavior.

Monitoring

USAID/Ghana will use the strategic performance management plan and programmatic MEL plans to manage performance and measure progress toward achieving results. These plans will identify approaches to strengthen the quantitative and qualitative measurement of key results (intended and unintended). USAID/Ghana will use baseline data to select and monitor indicators that yield valid, reliable, timely, and cost-effective data that are important for decision making and adaptive management. This will include differentiating between context and performance indicators, and the use of each. For example, in traditional intervention driven approaches, measurements of budget allocations or expenditures usually serve as context indicators; however, using the behavior-led approach, the Mission will consider these types of measurements as indicators of the primary actor's (in this case the GOG) performance. USAID/Ghana will include well defined, quality indicators in the PMP to track performance. Further, USAID/Ghana will disaggregate PMP and other tracked indicators by various subgroups including geography (e.g. rural vs. urban, district vs. region vs. national), actor, sex, and age to strengthen the integration of appropriate comparative, accountability, gender-specific/sensitive, and youth-related measurements in the portfolio.

USAID/Ghana has carefully selected critical, evidence-based factors that have been identified as barriers or motivators for practicing chosen behaviors. USAID/Ghana will systematically analyze these behavioral factors and results across activities to determine attribution among primary and supporting actors and better understand and communicate the impact of integrated programming. This may include conducting trends analysis of performance indicator data; analyzing data in order to aggregate results and better define impact across activities; and generating synthesized knowledge of findings, lessons learned, success stories and good

practices. USAID/Ghana will use this information to identify approaches to address any limitations or gaps, and/or to take advantage of success to reinforce impact.

Evaluation

USAID/Ghana will conduct high-quality evaluations that align with the Agency's Evaluation Policy and support the strategic and programmatic learning agenda. USAID/Ghana will develop a forward-looking evaluation plan to help understand performance towards behavior change; inform decisions; improve program effectiveness; and ensure accountability to stakeholders. The plan will identify various evaluation types, including 1) performance evaluations, 2) meta-evaluations, 3) ex-post evaluations, 4) randomized control impact evaluations, and 5) quasi-experimental impact evaluations. USAID/Ghana will determine evaluation needs and types based on a number of considerations, including, but not limited to, the evaluation purpose; the evaluation questions and the level of rigor needed to sufficiently answer the questions for the intended users of the evaluation; and resources (e.g., time, budget, and other) needed to complete the evaluation. USAID/Ghana will disseminate evaluation findings and recommendations with stakeholders and use the data to modify current interventions and inform new and/or follow-on designs.

Learning

Learning is inherent to USAID/Ghana's behavior-led approach. The Mission will use various methods and tools (e.g., standard, context, and customized indicators; studies/assessments; and longitudinal impact evaluations) to understand how and if the behavioral approach impacts the Development Objective, Intermediate Result, and Sub-Intermediate Result levels. USAID/Ghana will include a Collaborating, Learning, and Adapting (CLA) plan in the PMP to continuously track key metrics and contextual changes during implementation and modify/adapt interventions accordingly. Each project and activity-level MEL Plan will include CLA components to ensure that learning is considered at each level of implementation. All collected information will ensure that all CLA decisions are informed with as much real-time data as possible. USAID/Ghana will use this approach to continuously dialogue on the successes and challenges with implementing partners, development partners, and Ghanaian primary and secondary actors and other stakeholders, including a CDCS Advisory Group composed of a cross-section of eminent Ghanaians, the Ghana Statistical Service and the National Development Planning Commission. This will ensure that USAID/Ghana's data analysis and reporting supports learning and sustains progress.

ANNEX: Journey To Self-Reliance Country Roadmap (Ghana)



GHANA

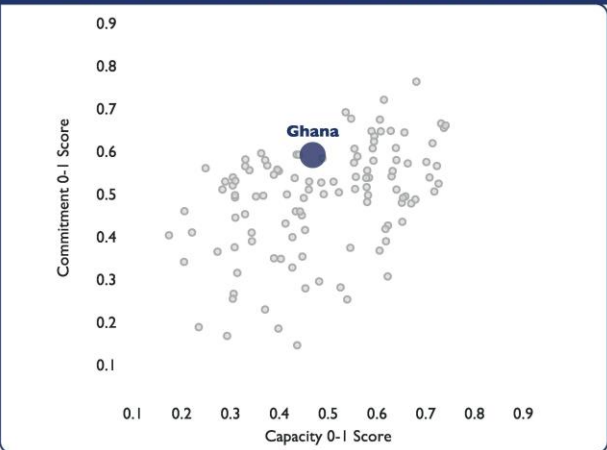
JOURNEY TO SELF-RELIANCE:
FY 2020 COUNTRY ROADMAP



LEGEND

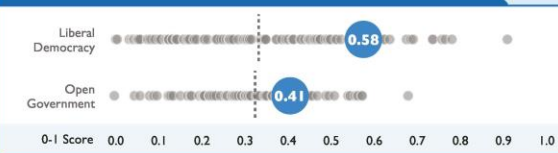


LOW- AND MIDDLE-INCOME COUNTRY SNAPSHOT

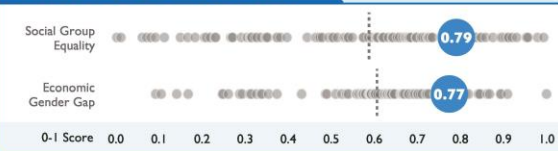


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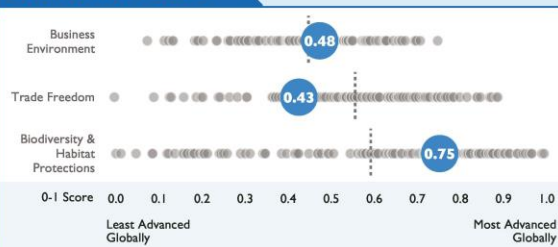
OPEN AND ACCOUNTABLE GOVERNANCE



INCLUSIVE DEVELOPMENT



ECONOMIC POLICY

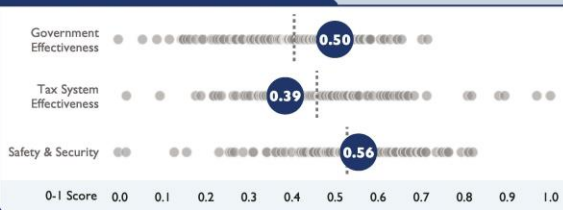


RISK OF EXTERNAL DEBT DISTRESS

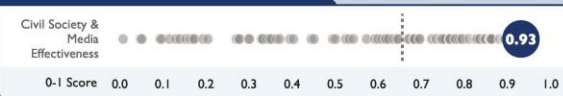


CAPACITY

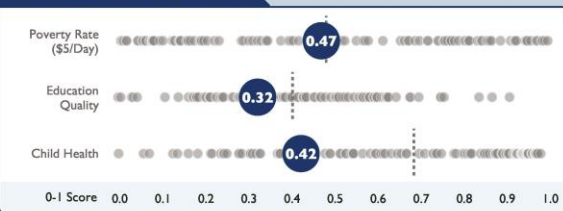
GOVERNMENT CAPACITY



CIVIL SOCIETY CAPACITY



CITIZEN CAPACITY



CAPACITY OF THE ECONOMY

