

AFRICA REGION

GHANA CLIENT SURVEY 2003

DRAFT REPORT



OPERATIONAL QUALITY & KNOWLEDGE SERVICES
IN COLLABORATION WITH
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**GHANA CLIENT SURVEY 2003:
DRAFT REPORT**

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Annex 5: Comparison of Client Survey Results 1996-2003**GHANA CLIENT SURVEY 2003****KEY FINDINGS: EXECUTIVE SUMMARY****CLIENTS' OVERALL ATTITUDES TOWARD THE BANK**

- Clients' overall impression of the World Bank's effectiveness in Ghana is moderately favorable. The Bank is considered to play a relevant role in development in Ghana, and to be an effective catalyst for dialogue on issues related to poverty.
- Clients like to work and interact with World Bank staff. They feel that the World Bank treats clients and stakeholders in Ghana with respect, and collaborates with other donors.
- Of the Bank's attributes and broad areas of economic and social development activities in Ghana, clients value most its financial resources. Clients also greatly value the Bank's policy advice and its role in donor coordination.

PRIORITY DEVELOPMENT ISSUES IN GHANA

- Based on all clients' rankings, the top three priority development issues to be addressed are (in order): further developing the education system, the economy, and poverty. The next highest ranked priorities are: employment/income generating opportunities, and access to health services. In written comments, several clients added various aspects of governance, donor support, and infrastructure development as being also priority issues.
- Most clients interviewed feel that officially there is agreement between the Government of Ghana and the World Bank on development objectives and priorities, though not necessarily on implementation. However, some representatives of civil society feel that this agreement is not shared by the general public, that agreements made between the Government and the Bank are not always in the interest of the nation, or that the Government fails to explain its policies to the people.
- Clients appreciate the Bank's contribution to preparing the Ghana Poverty Reduction Strategy (GPRS), particularly in relation to consultations with stakeholders. However, some clients say that the consultative process is not communicated well to the public, and

that some key players in Ghana have been left out. Some clients feel that the Bank is too directive. The Bank and donors should play a supportive role in preparing the GPRS, and in monitoring and evaluating implementation.

- The Country Assistance Strategy (CAS) process is seen as an effective instrument for planning and providing a forum for discussion. However, some respondents feel it is a boiler-plate approach, and that civil society inputs are disregarded.

PERSPECTIVE ON THE FUTURE GENERATION IN GHANA

- Clients are, on average, fairly optimistic about the future of the next generation in Ghana.
- Senior Government officials and donors are the most optimistic, while representatives of the private sector and academics are the least optimistic client groups.

THE WORK OF THE WORLD BANK

- The areas of the Bank's activities most important to clients in Ghana are those related to strengthening the financial system, bringing about economic growth, reducing external debt, encouraging greater transparency in governance, strengthening the public, education and health sectors, and reducing poverty.
- The Bank is rated most effective in some of these same areas (i.e., its support to the financial system and the health sector, reducing external debt, and encouraging transparency), and also in terms of its help to Government in framing an effective poverty reduction strategy, and in strengthening the regulatory framework.
- Areas which clients rate above average in effectiveness, but on which there are wide gaps between clients' importance and effectiveness ratings are:
 - bringing about economic growth,
 - reducing poverty,
 - strengthening the public sector,
 - strengthening the private sector,
 - strengthening rural development,
 - strengthening the education sector,
 - ensuring that attention is paid to the environmental impact of Bank programs and strategies,
 - empowering communities to participate in their own development, and
 - strengthening the judicial system.
- Clients rate *below average* the Bank's help in empowering the poor to participate in their own development, and in "closing the digital divide" by increasing the integration of information technology into the lives of people in Ghana with its programs and strategies.
- The Bank has been effective in helping to develop local capacity. However, institutional capacity and human resources need to be strengthened, particularly in terms of retooling the public service to increase productivity and efficiency (including training in leadership, management, negotiation, and policy analysis), and in relation to environmental protection and management. In the clients' view, the goal of capacity building should be to "equip individuals and institutions to discharge their legitimate functions effectively."

The Way the World Bank does Business

- The Bank communicates its poverty reduction mission well to senior government officials, but does not clearly communicate this to representatives of the private sector, donor partners, and civil society. The Bank needs to "package" information about its

activities in forms accessible to the public (e.g. through radio and television programs, schools, the media, chiefs and other traditional authorities).

- The Bank works in partnership with the Government, and has made progress in reaching out to a wider range of stakeholders. There is room for improvement, though, in terms of the Bank's willingness to learn from its partners. More needs to be done to strengthen Government's capacity for partnership, and to ensure that stakeholders outside Government (particularly academics, researchers, and representatives of the private sector and the media) are brought more effectively into the development process.
- The Bank's role in donor coordination is important to clients, and clients consider the Bank to be fairly effective in this role, particularly in using Consultative Groups to advance donor support, and in helping attract project co-financing, though donors tend to rate the Bank less effective in this than other clients do. Donors rate below average the Bank's help to harmonize policies and procedures among donors collaborating on programs of support. Clients tend to think that different procurement requirements among donors are likely to pose a problem for programmatic lending. In interviews, some clients referred to the existence of an unhealthy climate of competition among the donors, which needs to be addressed.

Clients in Ghana rate the World Bank most effective in relation to:

- Staff's technical competence,
- Producing useful "knowledge",
- Working in a participatory way with Government,
- Making the results of studies and analyses readily available,
- Sharing knowledge about international best practices, and
- Accessibility of World Bank staff.
- Clients rate the Bank's effectiveness lowest in terms of:
 - including civil society and local communities in the development of strategies, and
 - World Bank staff's ability to adapt their knowledge to Ghana's needs.
- The Bank's help in designing and implementing projects and programs is important to clients, and is rated above average in effectiveness in all respects. However, relatively low effectiveness ratings are given to the Bank's:
 - Help to build capacity at the community level,
 - Establishing the conditions for long-term sustainability,
 - Being flexible to adjust to changing country circumstances,
 - Informing Ghanaians about World Bank projects & programs, and
 - Getting programs to implementation quickly enough for Ghana's needs.
- World Bank procedures are generally found to be clearly stated and straightforward, but some of them are cumbersome, slow, and costly. Some respondents indicated that the procedures are ineffective in preventing corrupt practices. An audit of Bank projects is recommended. Procedures need to be reviewed and streamlined, and continuing education provided to project coordinators.
- Conditionalities can help to promote financial discipline, ensure that governments meet their responsibilities and get results on the ground. However, some respondents in Ghana

feel that the Bank's conditionalities are ineffective, and others find the Bank overly rigid in applying them.

- Clients' views of the impact of Bank lending in Ghana are mixed. The impact has been positive in relation to infrastructure, neutral in relation to social programs, and negative in the case of some private sector projects which "failed to relate to the realities on the ground". The positive impact of adjustment lending in providing Balance of Payment support and freeing up Government funds for investment projects has been partially offset by the negative effects of inflation and higher interest rates.

ROLE OF THE WORLD BANK'S COUNTRY OFFICE

- Clients find most World Bank staff in Accra to be knowledgeable, capable and effective. Country Office staff are most effective at improving the efficiency of project implementation and responding quickly to requests.
- Coordination with the Washington office is also effective.
- However, Country Office staff should have more autonomy in terms of sharing information and decision-making, and clients report that some staff need to improve their communications skills and attitudes.
- Country Office staff could do more to communicate with diverse groups in the country, to help build expertise among local development specialists, and to provide flexibility when standard procedures do not fit the country situation.

PERFORMANCE TRENDS SINCE 1996

- Clients' overall effectiveness ratings are higher in 2003 than in 1996.
- There has been a steady improvement in clients' ratings of World Bank staff's technical competence, and in terms of:
 - priority given to poverty reduction in its program of support,
 - help in safeguarding the environment, and
 - help to reduce poverty.
- There is also a net improvement since 1996 in ratings on the Bank's performance in relation to:
 - Involving beneficiaries in project design,
 - Helping to bring about economic growth,
 - Helping to strengthen the private sector, and
 - World Bank officials' knowledge about international best practices in their field.
- There has been no net change in ratings on the Bank's help to strengthen the public sector.
- Between 1996 and 2003 clients' ratings declined somewhat in relation to Bank officials' honesty in their dealings with clients, the consistency of their messages, their accessibility, as well as their ability to adapt global knowledge to Ghana's needs.

CONCLUSIONS

Clients in Ghana indicate both quantitatively and qualitatively through the survey that the Bank's performance is strong in a number of areas, and that important improvements have taken place in recent years in terms of effectiveness, client focus, and the level and degree of interaction between the Bank and various client groups. Some respondents, however, believe that nothing has changed, claiming that "the Bank is still using template programs, imposing its position on clients, and failing to keep its promises", which may point, more than anything, to the need for better communication to all stakeholders about the Bank's activities and ways of doing business.

Continued efforts will be needed to meet clients' high expectations in terms of bringing about economic growth; reducing poverty; rural development; empowering communities, and particularly the poor, to participate in their own development; strengthening the public and private sectors, the judicial and education systems; safeguarding the environment; and promoting the use of information technology for development.

A strong communications and inclusion strategy, more strategic capacity building, closer coordination with donors, and closer attention to implementation issues will be critical to meeting these challenges.

For more details, see the report and annexes attached.

GHANA CLIENT SURVEY 2003:

KEY FINDINGS

INTRODUCTION

In February 2003, three hundred clients and partners¹ of the World Bank in Ghana were invited to provide their opinions on the Bank's assistance to the country by participating in a client survey. The client survey is part of the process of building relationships with our clients and improving the development impact of our activities.

Participants in the survey were drawn from among senior government officials, staff of ministries and implementing agencies at both national and local levels, and representatives of the private sector, Non-Governmental Organizations (NGOs), academics and researchers, the media, donors and financial partners.

The survey used a mail-in questionnaire, which asked clients to indicate: their overall attitudes toward the Bank; which of the broad areas of the World Bank's economic and social development activities bring the greatest value to the country; the importance of specific areas of the Bank's work and the Bank's effectiveness in those areas, including the work of the Bank's Country Office in Accra and the Bank's role in donor coordination; clients' level of agreement with a series of statements about the way the World Bank does business, and how well the Bank works with other development partners in Ghana.

Clients were also asked to indicate on a list of general development issues facing Ghana the level of priority with which they should be addressed, and to indicate their level of optimism for the future of the next generation in Ghana.

Those persons who have been directly involved in Bank-financed operations were asked additionally to rate the importance and effectiveness of various aspects of the design and implementation of projects and programs, and to indicate their level of agreement with a number of statements related to projects and programs.

Clients' ratings on all questions in the mail-in survey are in [Annex 1](#).

One hundred and thirty eight (138) clients (46%) responded to the mail-in questionnaire. The respondents' profile can be found in Annex 2.

¹ In the text that follows, "clients" will be used to denote both clients and partners.

A subset of sixty-five clients chosen from across the client categories also participated in in-depth interviews. These interviews sought clients' views on questions such as: the level of agreement between Ghana and the World Bank on development objectives and priorities; how well the Bank communicates its mission of poverty reduction; the effectiveness of the Bank's support to the Government in preparing the Ghana Poverty Reduction Strategy (GPRS), how the Bank might help monitor progress on the GPRS, how the Bank should respond if faced with corruption in the client country, and clients' awareness of and response to any possible corruption in Bank-financed projects. Clients' views were also solicited on the impact of adjustment and investment lending; their experience with the Bank's procedures and loan conditionalities; the Bank's support for information and communication technologies; progress in developing partnerships in Ghana; and the Bank's role in capacity building. The interviews provided an additional basis for evaluation of the Bank's performance in Ghana, and an opportunity for clients to voice their concerns and propose improvements. Annex 3 contains a summary of clients' interview responses.²

This report summarizes the quantitative and qualitative results of the client survey, and compares ratings by different client and partner groups in Ghana. Ratings by different client groups appear in Annex 4. The report also includes a comparison of clients' ratings in 2003 with the results of client surveys previously conducted in Ghana in 1996 and 1999, in order to track trends in clients' views of the Bank's performance over time. Annex 5 shows changes in ratings between 1996-2003.

The findings described below should be considered indicative but not conclusive, and should be explored further in consultation with the Country Team, clients, and partners.

CLIENTS' 2003 RATINGS IN GHANA

OVERALL ATTITUDES TOWARD THE BANK

What Clients Value Most about the Bank

From a number of attributes and broad areas of the World Bank's work, clients were asked to choose which one was of the greatest value, and which one was of the second greatest value to the country. The Bank is seen by clients in Ghana primarily as a financial institution. The largest number of respondents (57%) rated the Bank's financial resources as providing the greatest value, and another 11% chose this as the area of the Bank's work of second greatest value to the country.

Also highly valued by a smaller percentage of clients are the Bank's policy advice (chosen by 10% as highest and 28% as second highest value) and its role in donor coordination (chosen by 9.5% as the attribute of highest value and 15% as the attribute of second highest value). Least valued by clients in Ghana is the Bank's role as convener

² Annex 3 is based on a report by an independent consultant who conducted the interviews in Ghana. The consultant's full and summary reports are available either through the office of the World Bank Country Director in Accra, or from the Country Program Coordinator at the Bank's Office in Washington D.C.

and facilitator. Table 1 below shows the list of attributes/broad areas of the Bank's work, and the percentages of clients who rated each one as greatest or second greatest value.

Table 1

What Clients Value Most about the Bank

Sorted by % of Clients rating as Greatest Value, in descending order

World Bank's Attributes/Economic and Social Development Activities	% of Clients rating as Greatest Value	% of Clients rating as Second Greatest Value
Financial resources	56.9	11.1
Policy advice	10.2	28.1
Donor coordination	9.5	14.8
The Bank's knowledge (studies and analyses)	7.3	12.6
Lending when others won't	4.4	12.6
Ability to mobilize resources (private sector, government)	4.4	5.2
Ability to build implementation capacity	4.4	11.9
Convener/facilitator	2.2	3.7
TOTAL:	100	100

Compared to other client groups, donors and ministerial/implementing agency staff most value the Bank's financial resources. Academics, researchers and the media most value the Bank's policy advice. The private sector most values the Bank's role in donor coordination. Senior government officials and academics most value the Bank's knowledge. Senior government officials are the only group that attaches value to the Bank's role as convener and facilitator. For all ratings across client groups, see Annex 4.

In write-in comments, one client specified the Bank's work in promoting democratic governance as the activity of greatest value, while another specified the provision of basic infrastructure.

Clients' General Impression of the World Bank

Clients rate their overall impression of the World Bank's effectiveness in Ghana as moderately favorable, at 6.17 on a 10-point scale, where 1 is very unfavorable and 10 is very favorable. Across the client groups, senior government officials are the most positive (with a rating of 6.80), followed by local government officials (6.67). Academics and representatives of Non-Governmental Organizations are the least positive (ratings: 5.00 and 5.17, respectively).

Clients were also asked the extent to which they agreed with a series of statements about the World Bank, again using a 10 point scale where 1 = strong disagreement and 10 = strong agreement.

All client groups like to work and interact with World Bank staff. Donor partners give the highest rating on this; and senior and local government officials give higher ratings than ministry or implementing agency staff at the national level. Clients feel that the World Bank collaborates well with other donors, and this is particularly true for senior government officials and donors themselves. However, some clients interviewed tend to

think that there is insufficient coordination and too much competition among donors. Clients agree fairly strongly that the Bank currently plays a relevant role in development in Ghana and is an effective catalyst for dialogue on issues related to poverty. Senior government officials agree most strongly, while academics and researchers agree to a much lesser extent with the former, and NGOs agree to a much lesser extent with the latter statement. Clients also feel that the Bank treats them with respect.

Based on the average rating, clients neither agree nor disagree as to whether it is costly and time-consuming to work with the Bank, though donors tend to agree more than other client groups that this is the case, and members of the media tend to disagree.

See [Table 2](#) below for all clients' ratings of statements about the Bank, and [Annex 4](#) for ratings by different client groups.

Table 2

Clients' General Impression of the World Bank
Sorted from Highest to Lowest Level of Agreement

General Impression of the World Bank (Question numbers appear in brackets)	Level of Agreement (in descending order) Scale, 1-10 1 = strongly disagree 10 = strongly agree
Overall I like to work/interact with Bank staff	7.70
The World Bank collaborates well with other donors here	7.31
Overall the Bank currently plays a relevant role in development in Ghana	7.04
The Bank is an effective catalyst for dialogue on issues related to poverty	6.82
The Bank treats clients and stakeholders in Ghana with respect	6.67
The Bank's work reflects its own mission of poverty alleviation	6.37
In general, the Bank is seen as a trustworthy partner in development	6.33
The Bank's work is aligned with what I consider the development priorities for this country	6.26
In general, the Bank recommends strategies that are sustainable over time	5.88
The Bank recommends programs and strategies that are realistic for Ghana	5.51
It's costly and time consuming to work with the Bank	5.29

PRIORITY DEVELOPMENT ISSUES TO BE ADDRESSED BY THE BANK IN GHANA

Clients were asked to indicate on a list of general development issues facing Ghana the level of priority (high, medium or low) with which they should be addressed. The development issues which the largest number of clients feel should be given high priority are (in order): further developing the education system, the economy, and poverty,

followed by employment/income generating opportunities and access to health services. Looking at the areas ranked by a large percentage of respondents as either high or medium priority, then small and medium enterprise (SME) development, communicable disease, mobilizing the private sector, weak institutions, and corruption might be added to the list. The full results are shown in [Table 3](#) below:

Table 3

Priority Development Issues in Ghana

(Sorted, in descending order, by percentage of respondents ranking as High Priority)

Development Issues	Level of Priority (%)		
	High	Medium	Low
Further developing the education system	85.5	10.9	0.7
The economy	83.3	12.3	0.7
Poverty	81.2	11.6	1.4
Employment/income generating opportunities	75.4	16.7	4.3
Access to health services	75.4	18.1	2.2
Small and medium enterprise (SME) development	70.3	26.1	0.7
Corruption	64.5	26.1	7.2
Weak institutions	62.3	30.4	3.6
Communicable disease	61.6	32.6	2.2
Low incomes	61.6	28.3	5.8
Government effectiveness	55.1	34.8	6.5
Mobilizing the private sector	55.1	37.7	3.6
Positioning Ghana for regional integration in West Africa	44.2	40.6	10.9
Security	39.9	33.3	22.5
Crime/violence	38.4	37.7	20.3
Regional economic disparities within Ghana	35.5	46.4	14.5
Social problems	33.3	53.6	8.7
Lack of respect for law and legislation	31.2	51.4	13.0
Lack of leadership	29.0	48.6	15.9
Political problems	13.8	44.9	36.2

Differences across Client Groups

According to senior government officials, developing the education system is the issue which needs to be addressed with the highest priority in Ghana. Most client groups rank this among the highest priorities, but it is not everyone's top priority. For national level staff of Ministries and implementing agencies and for donors the economy is as important as education, while in the view of local government officials, poverty, employment/income generating opportunities, weak institutions, small and medium enterprise (SME) development, and low incomes all need to be addressed with equal priority. The economy is the top priority for NGOs, while for the private sector

addressing corruption is the highest priority. For the Media, employment/income generating opportunities and education are equally important. For academics, poverty and access to health services are the most important issues for the country to address. See Annex 4 (question #49) for all priority ratings across client groups.

Other Priority Development Issues

Clients were invited to write in any other development issues (not included in the original list), which they considered to be priorities. Several additional issues were cited by respondents. The largest number of respondents indicated that various aspects of governance, donor support, and infrastructure are also high priorities. See [Table 4](#) below for more details.

Agreement on Development Objectives

In interviews, clients were asked to what extent the Government and the World Bank agree on development objectives and priorities. Most respondents reported that, at least officially, the Government and the Bank agree on policies and projects to be funded, particularly in relation to the Ghana Poverty Reduction Strategy. However, there is not necessarily agreement in terms of implementation. Some respondents, particularly representatives of civil society and the media, feel that this agreement does not extend to the general public, and that agreements made between the Government and the Bank have not always been in the best interest of the nation, or that the Government fails to explain its policies to the people.

Based on interview responses, clients appreciate the Bank's contribution to preparing the Ghana Poverty Reduction Strategy (GPRS), particularly in relation to consultations with stakeholders. However, there appears to be some confusion regarding the Bank's role. Some clients think that the GPRS is a "Washington-originated strategy that Ghana was forced to adopt", rather than a Government-led participatory process. In any case, some clients say that the consultative process was not communicated well to the public, that the dialogue with the private sector, civil society, and NGOs was limited, that some sectors were ill-represented, and that some key players in Ghana have been left out. Clients feel strongly that the Bank and donors should play a supportive role in preparing the GPRS, and in monitoring and evaluating implementation (M&E). Clients made several specific suggestions regarding the modalities for M&E. For details, see Annex 3, p. 4.

The Country Assistance Strategy (CAS) process is considered by a number of respondents to be effective as a means of planning, and in providing a forum for key issues to be discussed. However, others feel that the CAS is a "boiler plate" program which is applied to all clients, and that inputs from civil society are disregarded.

Greater efforts in communication, education, and inclusion/participation are called for in relation to preparation of both the GPRS and the Bank's CAS.

Table 4

Additional Priority Development Issues³

Sorted by the number of respondents who cited the Sector/Area of Intervention as a priority (in descending order)

Sector/Area of Intervention	# Respondents citing as a Priority
Governance: national consensus building; electoral reforms; corruption; smuggling; strengthening public institutions; judicial system; discipline as a national code; decentralization; low official incomes; monitoring and evaluation by beneficiary communities themselves	10
Donor Support: transparency in the dealings between Government and the Bank; review policies on project funding; coordination among donors; country-specific policy advice; timely execution of agreed donor support; rapid disbursement of funds	8
Infrastructure: development and maintenance; transportation; road safety; water and sanitation	8
Agricultural sector: development/modernization; self-sufficiency in food production; land administration at community level	7
Human Resource Development: breast cancer awareness; medical and nursing facilities; child welfare and education; social housing; maintenance of culture	6
Local Capacity: enhance capacity in government sectors, for consultants, for District Assemblies to perform more effectively; better use of local talent and Ghanaian talent (to reduce use of foreign consultants); allow local initiatives	5
Economic Growth/Trade: growth of GDP; labor market information systems; trade mainstreaming	3
Environment : environmental sanitation; sustainable development	3
Gender: participation in leadership	3
Information and Communication Technology: Telecom system: efficient, effective fixed lines	3
Private sector: privatization; construction financing; involvement of local banks in development	3
Energy: Responsible deregulation of oil sector; solar energy system	2

³ Source: Clients written comments on "other development issues" (not on the original list in the survey questionnaire) which they considered to be priorities.

PERSPECTIVE ON THE FUTURE GENERATION IN GHANA

In answer to a question on clients' level of optimism for the future of the next generation in Ghana, clients' mean rating was 7.04, where 1 is extremely pessimistic and 10 is extremely optimistic, i.e. a rating well above a middling level of optimism. Ratings across groups were considerably different, with senior government officials being the most optimistic (8.3), followed by donors (7.8), and private sector representatives and academics being the least optimistic (6.54 and 6.25, respectively).

THE WORK OF THE WORLD BANK

In relation to the various broad areas of the Bank's work, clients were asked to rate how important it is for the World Bank to be involved, and the Bank's effectiveness in each area. All aspects of the Bank's work were rated by clients as between fairly and very important. Rated most important to clients were (in order) the Bank's help to:

- Strengthen the financial system*,
- Strengthen the education sector,
- Encourage greater transparency in governance*,
- Bring about economic growth,
- Strengthen the health sector*,
- Reduce external debt (through the HIPC program)*,
- Strengthen the public sector, and
- Reduce poverty.

On a number of aspects, the work of the Bank is most important to senior government officials, and least important to academics and researchers. Encouraging greater transparency in governance is more important to the Media than to other groups. The Bank's help in reducing external debt is less important to donors, whereas the Bank's help to strengthen the public sector is more important to donors than to other groups.

On average, clients gave high effectiveness ratings to the Bank's help in several of the areas most important to them (highest ratings were on the items asterisked in the list above). Clients also rate as highly effective the Bank's help to Government in framing an effective poverty reduction strategy, and in strengthening the regulatory framework.

Two areas are rated as below average in effectiveness, i.e. the Bank's help in empowering the poor to participate in their own development, and in "closing the digital divide" by increasing the integration of information technology into the lives of people in Ghana with its programs and strategies. In these two areas are the widest gaps between importance to clients and clients' ratings of the Bank's effectiveness. There are also sizeable gaps in relation to the Bank's help in the following areas (listed in order of size of gap):

- bringing about economic growth*,
- reducing poverty*,
- strengthening the public sector*,
- strengthening the private sector,
- strengthening rural development,

- strengthening the education sector*,
- ensuring that attention is paid to the environmental impact (the physical environment – land, water, air) of Bank programs and strategies,
- empowering communities to participate in their own development, and
- strengthening the judicial system.

In other words, clients very high expectations of the Bank's performance in Ghana are not being met in the areas listed above. Items marked with an asterisk are among the most important to clients. For details, see [Table 5](#) below.

These aspects of the World Bank's work, which clients rate as high in importance to them, but on which clients rate the Bank's performance relatively weak, are areas which the World Bank team working in Ghana should consider for more focused attention.

There are, however, varying views of the Bank's effectiveness across the different client groups. Local government officials tend to give higher ratings than other groups: they give particularly high ratings to the Bank's help in reducing external debt and strengthening the financial system. Academics and researchers give the lowest ratings on most aspects of the Bank's work: they rate very low the Bank's work in ensuring that attention is paid to gender disparities, and even lower the Bank's help in "closing the digital divide". Private sector representatives and the Media also tend to rate the Bank's effectiveness low relative to most other groups: the private sector rates lowest the Bank's help in the health and education sectors, while representatives of the Media rate particularly low the Bank's help in debt reduction, rural development, and empowering communities and the poor. Donors rate lower than other groups the Bank's help in safeguarding the environment, and strengthening the private sector. Private sector representatives don't rate the Bank as low in this respect as donors do, but they nevertheless rate the Bank below average.

Capacity Building

In interviews, clients recognized that the Bank has been effective in helping to develop local capacity. However, clients feel strongly that continued Bank support for strengthening institutional capacity and human resources is needed, e.g. retooling the public service to increase productivity and efficiency (including training in leadership, management, negotiation, and policy analysis). Some clients would also like the Bank to provide support for research (e.g. in relation to herbal treatment for AIDS), and training in environmental protection and management. Clients also propose that education in the use of Information Communications Technology be introduced in all schools in Ghana, starting from the primary level, and that ICT be developed, with Bank support, to meet the needs of industry and business, with training "accessible to all". Special attention needs to be given to issues of sustainability of capacity and continuity/retention of trained personnel, which includes ensuring that the civil service is able to attract and reward high-performing employees. For more specific suggestions from clients, see Annex 3 (pp. 5-6).

See Annex 1 for all clients' ratings in this section on the work of the World Bank.

Table 5

Largest gaps⁴ between Importance to Clients and Bank's Effectiveness

Listed in descending size of difference in ratings
(Question numbers are in brackets)

Scale 1-5, where 1 = low importance/effectiveness and
5 = high importance/effectiveness

The Work of the World Bank	Clients' Mean Importance Rating	Clients' Mean Effectiveness Rating	Difference
Helping to “close the digital divide” (vis-à-vis increasing the integration of information technology into the lives of people) with its programs and strategies	4.3	2.81	1.49
Helping to empower the poor (to participate in their own development)	4.19	2.85	1.34
Helping to bring about economic growth	4.6	3.32	1.28
Helping to reduce poverty	4.53	3.32	1.21
Helping to strengthen the public sector	4.56	3.35	1.21
Helping strengthen the private sector	4.48	3.28	1.2
Helping to strengthen rural development	4.44	3.27	1.17
Helping to strengthen the education sector	4.63	3.49	1.14
Ensuring that attention is paid to the environmental impact (the physical environment – land, water, air) of Bank programs and strategies	4.45	3.34	1.11
Helping to empower communities (to participate in their own development)	4.16	3.09	1.07
Helping to strengthen the judicial system	4.28	3.23	1.05

THE WAY THE WORLD BANK DOES BUSINESS

With respect to the Bank's mission of poverty reduction, clients interviewed reported that the Bank communicates this well to senior government officials. However, they consider that communication with representatives of the private sector, donor partners, and civil society has been far less effective, and that the Bank has not been at all clear in its message regarding its mission. Clients suggest that radio and television programs, schools, the media, chiefs and other traditional authorities be used to help communicate this message.

⁴ Gaps of 1.00 or more.

In terms of the way the Bank works, clients in Ghana rate the World Bank most effective in terms of:

- Staff's technical competence;
- Producing "knowledge" (studies and analyses) that is useful;
- Working in a participatory way with Government;
- Making the results of studies and analyses readily available;
- Sharing knowledge about international best practices;
- Accessibility of World Bank staff.

Clients gave their lowest effectiveness ratings to the Bank's:

- Inclusion of local communities and civil society in the development of strategies, and
- World Bank staff's ability to adapt their knowledge to Ghana's needs.

Nevertheless all ratings on the areas listed above were above average (see Annex 1).

Compared to other groups, senior government officials and donors rated highest the Bank's participatory approach to working with Government. Clients outside Government gave lower ratings than those inside Government on Bank staff's ability to adapt their knowledge to Ghana's needs: academics and researchers rate the Bank very low in this respect, local government officials give very low ratings to the Bank's sharing knowledge about international best practice, and NGOs rate the Bank low in terms of making the results of studies and analyses readily available. Academics, researchers and local government officials rated the Bank lower than other groups on most items, and particularly World Bank staff's technical competence and accessibility. Donors join academics and researchers in giving extremely low effectiveness ratings to the Bank's inclusion of local communities and civil society in the development of strategies.

DONOR COORDINATION

Clients rate all aspects of the Bank's donor coordination activities above average in effectiveness. Rated highest are the Bank's help in using Consultative Groups (CGs) to advance donor support for Ghana's development agenda, and in helping attract project co-financing from other donors. This latter aspect, together with the Bank's help to ensure that donors deliver on their CG commitments, are the most important to clients, though they consider all aspects of the Bank's role in donor coordination to be highly important. Donors rate lower than most other groups the Bank's effectiveness in helping the Government attract project co-financing. Donors also give the lowest - a below-average- rating to the Bank's help to harmonize donors' policies and procedures.

WORKING WITH DEVELOPMENT PARTNERS

Clients in Ghana agree fairly strongly that the Bank works in partnership with the Government, with the exception of academics and researchers who tend to disagree. Clients agree, though less strongly, that the Bank works well with civil society and the media (media representatives themselves give a higher ratings than most other groups on this), and that the World Bank is ready to learn from its partners (academics give the lowest rating in this respect).

Opinions of clients' interviewed varied considerably regarding the extent to which the Bank has made progress in developing effective partnerships in Ghana and in reaching

out to a wider range of stakeholders. Through the CAS and other consultation processes a partnership is considered to exist, and some clients believe that the relationship is excellent. However, in the view of others, there is room for improvement, particularly in terms of the Government's preparedness to engage in partnership with the Bank.

See Annex 1 for all ratings related to the sections above.

PROJECT/PROGRAM RELATED ISSUES

Clients who have been directly involved in Bank-financed operations were asked to rate the importance and effectiveness, or to indicate their level of agreement with a number of statements related to various aspects of the design and implementation of projects and programs.

All aspects of the Bank's help in designing and implementing projects and programs are important to clients, though a bit less important to local government officials and donors than to others.

Most important to clients are (in descending order):

- Enforcing transparency in implementation*,
- Effective project and program monitoring and evaluation*,
- Helping to strengthen institutional capacity*,
- Supporting Government program managers in resolving implementation problems,
- Getting the program to implementation quickly enough for Ghana's needs,
- Collaborating with partners in Government*, and
- Safeguarding against corruption in projects/programs that it funds with its procurement rules.*

All aspects of the Bank's work in project design and implementation in Ghana are also rated above average in effectiveness. The areas marked with an asterisk above are among the most effective, along with the Bank's:

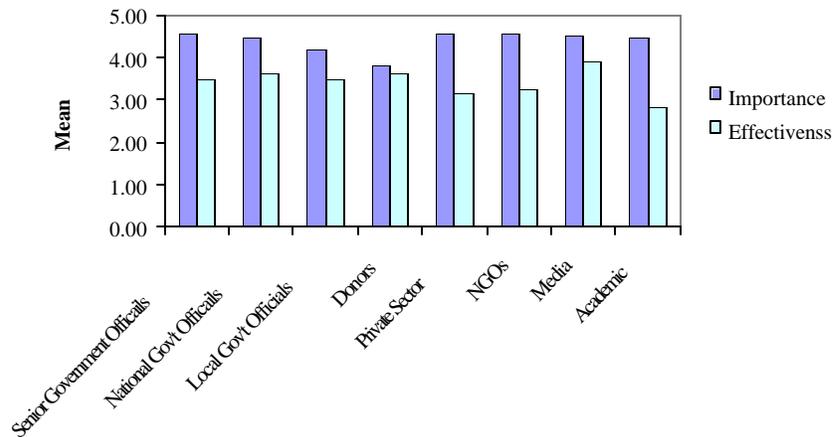
- Contribution to smooth teamwork among external donors and Ghanaian counterparts,
- Appropriately adapting the use of procurement rules to programmatic lending,
- Working efficiently,
- Staying involved in projects for as long as is necessary to ensure results, and
- Involving the participation of beneficiaries.

Clients rate the Bank least effective in terms of:

- Helping to build capacity at the community level,
- Establishing the conditions for long-term sustainability,
- Being flexible to adjust to changing country circumstances,
- Informing Ghanaians about World Bank projects & programs, and
- Getting the program to implementation quickly enough for Ghana's needs, which, as noted above, is among the things most important to clients.

There is considerable variation across and within client groups: media representatives rate the Bank's effectiveness highest overall, while academics rate it lowest. Aggregate ratings are shown in Chart 1, below. For details, see Annex 4, pp. 18-20.

Chart 1
Aggregate Importance and Effectiveness by Different Client Groups



Clients agree--with the exception of academics/researchers and representatives of the media--that the Government supports and takes responsibility for implementing Bank supported programs and projects in Ghana. NGOs tend to think that the Bank's procurement requirements hinder efficient project implementation; others are fairly neutral on this. All agree that different procurement requirements among donors are likely to pose a problem for programmatic lending: NGOs and academics feel most strongly about this.

World Bank Procedures

Several clients interviewed found the Bank's rules and procedures to be clearly stated and straightforward, and they recognize such rules and procedures as necessary to provide checks and balances to help prevent corrupt procurement transactions. But some clients found the Bank's procedures to be cumbersome, slow, and costly (particularly with respect to "no-objections"), but also ineffective in preventing corrupt practices. Frequent changes in procedures, which are not communicated to project coordinators in a timely manner, add to processing delays. Clients recommend that the procedures be reviewed and streamlined to help reduce bottlenecks, and that continuing education in procedures be provided for project coordinators.

Clients interviewed were asked whether they were directly aware of corrupt practices concerning World Bank projects. A few respondents indicated that they were aware of incidents of corruption, particularly in relation to construction projects, and recommended that an audit be conducted. Better information-sharing and coordination among donors would avoid duplication of funding for the same activities, and harmonization of reporting requirements would help improve accountability, while also decreasing the bureaucratic burden on Government officials.

When asked what the Bank should do if faced with corruption and bad governance at the country level, clients opinions were fairly evenly split between those who felt that the Bank should continue to lend *only* to reinforce oversight institutions and strengthen

governance, and those who felt that the Bank should continue to lend and, *at the same time*, reinforce institutions, rules and procedures. Respondents recognize that corruption does exist in Ghana; however, they indicated that this takes the form of “petty bribery” rather than “big time fraud”.

Loan Conditionalities

Regarding the Bank’s loan conditionalities, some clients interviewed recognized that, in theory, these help to promote financial discipline, ensure that the Government meets its responsibilities, and get results on the ground. However, some clients feel that the Bank’s conditionalities are ineffective in getting results.

The majority of respondents have found the Bank to be very rigid regarding loan conditionalities. Conditionalities need to be flexible, and adapted to project or country conditions. In the view of respondents, both the Government of Ghana and the World Bank need to keep the overall success of the project in mind as the paramount objective.

Impact of Bank Lending

Positive results from the Bank’s lending are perceived in relation to investments in infrastructure (e.g. electric power and roads), whereas the effect of lending for social programs is viewed as neutral, and, in the view of some respondents, the results of some private sector programs have been negative because they failed to take into account the realities on the ground. Clients noted the positive impact of adjustment lending in terms of balance of payment support; however, these loans have pushed interest rates up and contributed to inflation, which has hurt businesses.

ROLE OF THE WORLD BANK’S COUNTRY OFFICE

Clients were asked to rate the role of the World Bank’s Country Office in Accra in terms of the importance and effectiveness of various activities. All aspects of the work of the Country Office are between fairly and highly important to clients. Most important are:

- helping to make project implementation efficient,
- responding quickly to requests,
- helping to disseminate development knowledge and best practice,
- improving understanding of the Bank’s role and program of assistance to Ghana, and
- explaining Bank policies and procedures.

The Country Office’s help in improving the efficiency of project implementation, in disseminating development knowledge and best practice, and in improving understanding of the Bank’s role and program of assistance to Ghana are also rated by clients amongst the most effective aspects of its work, along with being able to deal with matters locally, without having to refer to headquarters (although clients in interviews indicated that this is not always the case).

The work of the Country Office is rated above average in effectiveness in all respects except one, i.e. providing flexibility when standard Bank procedures do not fit the country situation (on which there is also the widest gap between clients’ importance and effectiveness ratings). Flexibility on the part of the Bank is important to all clients, but is most important to senior government officials. The Bank’s effectiveness in this is rated

higher by clients inside than outside government. Donor partners rate the Bank's flexibility lowest of all groups.

Two other areas where there may be room for improvement are: communicating with diverse groups in the country affected by the Bank program, and helping to build expertise among local development specialists. That the Bank communicate with diverse groups is most important to the Media and NGOs, but whereas the Media rate the Bank fairly effective at this, NGOs give only a middling rating.

In interviews, clients indicated that the Bank's Country Office in Accra has a knowledgeable, capable and effective staff, and that coordination with the Washington office is also effective. However, clients feel that the Country Office staff should be more autonomous in terms of sharing of information and decision-making authority, and that some staff need to improve their communications skills, attitudes, work ethics, and cultural sensitivity.

COMPARISON OF GHANA'S CLIENT SURVEY RESULTS 1996-2003

In order to gauge whether the clients' perceptions of the Bank's performance in Ghana are improving over time, or not, clients' mean responses to a number of key questions used in the 1996, 1999, and 2003 Ghana client surveys were compared.⁵

The questions covered World Bank staff's skills and behavior, the Bank's contributions to reducing poverty in Ghana, to bringing about economic growth, strengthening the public and private sectors, safeguarding the environment, and involving beneficiaries in the development process.

It should be noted that the size of the survey samples was very different in each of the three years.⁶ Due to the shortcomings of the data, the comparison is not conclusive, but does provide a reasonable indication of trends.

On average, clients' ratings in 2003 are somewhat higher than those in 1996 (increasing from a mean rating of 3.09 to 3.51). In some areas there appears to have been a strong and steady improvement, in others a decline, while some ratings dipped in 1999 compared to the 1996 level and then rose in 2003 or vice versa.

Clients' ratings on the Bank's performance improved steadily in relation to the following (listed in order of greatest improvement):

- Giving appropriate priority to poverty reduction in its program of support,
- Safeguarding the environment,

⁵ The questions were similar though in some cases not worded exactly the same. Also, the 1996 questionnaire asked about client *satisfaction*, while the 1999 and 2003 questionnaires asked about the *importance* of various Bank activities to clients and the Bank's *effectiveness* in those areas; in this case, the 1999 and 2003 effectiveness ratings were compared with the 1996 satisfaction ratings.

⁶ The number of clients who participated in the 2003 survey was lower than in 1999, but approximately ten times higher than in 1996 (138 respondents compared to 200 and 14, respectively).

- Reducing poverty, and
- World Bank officials' technical competence.

In the following areas, clients ratings on the Bank's performance improved dramatically between 1996 and 1999. Though they declined somewhat in 2003 compared to 1999, they are still above the 1996 level:

- Involving beneficiaries in project design,
- Helping to bring about economic growth,
- Helping to strengthen the private sector,
- World Bank officials' knowledge about international best practices in their field.

Clients' ratings on the Bank's help to strengthen the public sector rose between 1996 and 1999 and then dropped back down to the 1996 level in 2003. Ratings on Bank officials' honesty in their dealings with clients rose in 1999 but dropped in 2003 to below the 1996 level. Clients' rating of Bank officials' accessibility dropped between 1996 and 1999. Though it rose again in 2003, it falls significantly short of the 1996 level.

There has been a steady decline in clients' ratings on the consistency of World Bank officials' messages. Also declining is the clients' rating on Bank officials' ability to adapt their knowledge to Ghana's needs.

See Annex 5 for changes in clients' ratings on thirteen questions from 1996 to 2003.

In interviews conducted in 2003, a number of respondents noted that the World Bank has improved its client focus and effectiveness over the past three years, by broadening its areas of assistance, strengthening technical assistance, funding more social programs, and increasing loan size. Clients also feel that the level and degree of interaction between the Bank and the various client groups has greatly improved through the Bank's Ghana office. Some respondents, however, believe that nothing has changed in recent years, claiming that the Bank is "still using template programs, imposing its position on clients, and failing to keep its promises".

CONCLUSIONS AND POSSIBLE NEXT STEPS

CONCLUSIONS

Development Objectives and Priorities

Clients consider that the top priority development issues to be addressed in Ghana are (in order): further developing the education system, the economy, poverty, employment/income generating opportunities, and access to health services.

The Bank communicates its poverty reduction mission well to Government officials, but not to stakeholders outside Government. Also, there appears to be some confusion regarding the Bank's role in development in the country, in the GPRS preparation process, etc. A much stronger communications strategy is therefore needed to ensure that the people of Ghana are aware of the rationale for the Bank's work in the country, and how the Bank conducts business.

The Country Assistance Strategy (CAS) process is seen as an effective instrument for planning and providing a forum for discussion of development objectives and priorities. However, greater efforts in education and inclusion/participation are needed to ensure that the views of representatives of civil society are taken into account.

The World Bank's Contributions to Development

Clients survey responses indicate that the work which the Bank does in Ghana is highly important to them, and that the Bank is fairly effective in most areas. Clients greatly value the Bank's financial resources, policy advice and role in donor coordination. There has been a marked improvement in recent years in the World Bank's effectiveness, client focus, and the level and degree of interaction between the Bank and various client groups. However, clients in Ghana have high expectations of the Bank, and there are areas where the Bank's performance could be improved to better meet clients' needs.

Clients rate the Bank's effectiveness fairly high in the following areas, and ratings have increased in a number of important areas since the first client survey was undertaken in Ghana in 1996. However, since these areas are high in importance to clients, additional efforts and investments may be needed to support the Government of Ghana in:

- bringing about economic growth,
- reducing poverty,
- strengthening the public sector,
- strengthening the private sector,
- strengthening rural development,
- strengthening the education sector,
- ensuring that attention is paid to the environmental impact of Bank programs and strategies,
- empowering communities to participate in their own development, and
- strengthening the judicial system.

Capacity Building

The Bank has been effective in helping to develop local capacity. However, institutional capacity and human resources need to be strengthened, particularly in terms of retooling the public service to increase productivity and efficiency (including training in leadership, management, negotiation, and policy analysis), in relation to environmental protection and management, and to integrate information technology in the development process.

Project/Program Implementation

The Country Office staff are knowledgeable, capable and effective, and coordination between Accra and Washington works well, but effectiveness could be increased if staff had greater autonomy in terms of sharing information and making decisions.

The Bank's procedures need to be reviewed, streamlined, and strengthened to improve efficiency, reduce bottlenecks, and prevent corrupt practices. Both standard Bank procedures and conditionalities need to be flexible to adapt to the specific country situation.

Close attention needs to be paid to issues of continuity and sustainability, and to ensuring that both Government officials and Country Office staff have the incentives and skills needed to effectively fulfill their respective roles in project/program implementation .

Working with Development Partners

The Bank works in partnership with the Government, and has made progress in reaching out to a wider range of stakeholders. More needs to be done to strengthen Government's capacity for partnership, and to ensure that stakeholders outside Government (including the private sector, the media, and academics) are brought more effectively into the development process.

Donor partners rate the Bank's effectiveness in helping to attract project-co-financing lower than do clients, and they rate below average the Bank's help to harmonize policies and procedures among donors. Clients tend to think that different procurement requirements among donors are likely to pose a problem for programmatic lending. Better information-sharing and coordination among donors would avoid duplication of funding for the same activities, and harmonization of reporting requirements would help improve accountability, while also decreasing the bureaucratic burden on Government officials.

Please see Annex 3 and the consultant's report of client interviews for additional specific suggestions from clients.

Summary

The Bank's performance is strong in a number of areas, and important improvements have taken place in recent years in terms of effectiveness, client focus, and the level and degree of interaction between the Bank and various client groups. Some respondents, however, believe that nothing has changed, claiming that "the Bank is still using template programs, imposing its position on clients, and failing to keep its promises", which points to the need for more systematic communication to all stakeholders about the Bank's activities and ways of doing business, including, for example, its role in the GPRS process, the CAS process, and the rationale for conditionalities.

Continued efforts will be needed to meet clients' high expectations in terms of bringing about economic growth; reducing poverty; rural development; empowering communities, and particularly the poor, to participate in their own development; strengthening the public and private sectors, the judicial and education systems; safeguarding the environment; and promoting the use of information technology for development.

A strong communications and inclusion strategy, more strategic capacity building, closer coordination with donors, and increased attention to implementation issues will be critical to meeting these challenges.

Caveat

As mentioned in the introduction, the findings from the quantitative survey and interviews are indicative but not conclusive. They should be used as a basis for further dialogue with clients and partners in setting priorities and improving the way the Bank works with them.

POSSIBLE NEXT STEPS

Next steps might include:

- detailed follow-up discussion of survey results by the *Country Team*;
- follow up discussions *with clients* via the Country Assistance Strategy (CAS) or CPPR consultations, sector-level consultations, workshops, focus groups, donor briefings, etc. to confirm and explore survey findings further;
- agreement on an *action plan*, based on the discussions between the Country Team and client representatives;
- sharing with client survey participants summary survey results and follow-up action plan;
- reporting survey results and action plan as an annex in the next CAS document;
- measuring future progress of Bank activities in Ghana against the data-based benchmarks provided by the 1996, 1999 and 2003 Client Survey results, and against the agreed upon action plan.

LIST OF ANNEXES

Annex 1: Mean Client Responses to all Questions

Annex 2: Survey Coverage and Respondents' Profile

Annex 3: Summary of Client Interviews

Annex 4: Mean Responses by Different Client Groups

Annex 5: Comparison of Client Survey Results 1996-2003

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7/02/03

DMasone, AFTQK

GHANA CLIENT SURVEY 2003: MEAN CLIENT RESPONSES TO ALL QUESTIONS

TOTAL RESPONSE NUMBER = 138

A. Overall Attitudes Toward the World Bank

1. Overall, please rate how favorable your impression is of the World Bank's effectiveness in Ghana, on a scale of 1-10, 1 being very unfavorable, 10 being very favorable	N ⁷	Mean Effectiveness Rating	SD ⁸
	133	6.17	1.76

2. In broad terms of economic and social development, which is the greatest value brought to Ghana by the World Bank?	Percentage of Clients Rating as Highest Value (listed in descending order)
Financial resources	56.9
Policy advice	10.2
Donor coordination	9.5
The World Bank's knowledge (studies and analyses)	7.3
Lending when others won't	4.4
Ability to mobilize resources (private sector, Government)	4.4
Ability to build implementation capacity	4.4
Convener/facilitator	2.2
Other	0.7
TOTAL:	100

3. In broad terms of economic and social development, which is the second greatest value brought to Ghana by the World Bank?	Percentage of Clients Rating as Second Highest Value (listed in descending order)
Policy advice	28.1
Donor coordination	14.8
The World Bank's knowledge (studies and analyses)	12.6
Lending when others won't	12.6
Ability to build implementation capacity	11.9
Financial resources	11.1
Ability to mobilize resources (private sector, Government)	5.2
Convener/facilitator	3.7
TOTAL:	100

⁷ N = Number of valid responses.

⁸ SD = Standard deviation.

A. OVERALL ATTITUDES TOWARD THE WORLD BANK

On a scale of 1-10, 1 meaning you strongly disagree, 10 meaning you strongly agree, please respond to the following statements about the World Bank:	N	Mean Level of Agreement	SD
4. Overall the World Bank currently plays a relevant role in development in Ghana	135	7.04	1.99
5. The World Bank's work is aligned with what I consider the development priorities for this country	135	6.26	2.28
6. The World Bank's work reflects its own mission of poverty alleviation	133	6.37	2.16
7. The World Bank recommends programs and strategies that are realistic for Ghana	137	5.51	1.96
8. The World Bank treats clients and stakeholders in Ghana with respect	135	6.67	1.88
9. The World Bank collaborates well with other donors here	121	7.31	1.74
10. Overall I like to work/interact with World Bank staff	129	7.70	1.81
11. It's costly and time consuming to work with the World Bank	124	5.29	2.64
12. The World Bank is an effective catalyst for dialogue on issues related to poverty	137	6.82	1.93
13. In general, the World Bank recommends strategies that are sustainable over time	137	5.88	2.26
14. In general, the World Bank is seen as a trustworthy partner in development	135	6.33	2.20

B. THE WORK OF THE WORLD BANK

In your opinion, how important is it for the World Bank to be involved in the areas of work listed, and how effective do you believe the Bank is in terms of having a positive impact on that area of development in Ghana?	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
15. Helping to reduce poverty	136	4.53	0.84	135	3.32	0.94
16. Helping Government to frame an effective poverty reduction strategy	132	4.42	0.87	129	3.55	0.98
17. Helping to bring about economic growth	134	4.60	0.76	133	3.32	0.88
18. Encouraging greater transparency in governance	133	4.62	0.72	130	3.66	1.02
19. Helping to reduce external debt (through the HIPC program)	131	4.56	0.82	121	3.70	1.01

B. THE WORK OF THE WORLD BANK (Continued)

In your opinion, how important is it for the World Bank to be involved in the areas of work listed, and how effective do you believe the Bank is in terms of having a positive impact on that area of development in Ghana?	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
20. Helping strengthen the private sector	131	4.48	0.74	124	3.28	1.03
21. Helping to strengthen the financial system	137	4.63	0.68	130	3.68	0.90
22. Helping to strengthen the regulatory framework	134	4.44	0.81	126	3.51	0.89
23. Helping to strengthen the judicial system	123	4.28	0.99	115	3.23	0.94
24. Helping to strengthen the public sector	135	4.56	0.83	133	3.35	0.97
25. Helping to strengthen the education sector	135	4.63	0.78	130	3.49	1.08
26. Helping to strengthen the health sector	133	4.60	0.77	129	3.64	1.07
27. Helping to strengthen rural development	137	4.44	0.91	133	3.27	1.04
28. Helping to empower communities (to participate in their own development)	132	4.16	1.04	128	3.09	0.99
29. Helping to empower the poor (to participate in their own development)	135	4.19	1.04	130	2.85	1.06
30. Helping to “close the digital divide” (vis-à-vis increasing the integration of information technology into the lives of people) with its programs and strategies	128	4.30	0.94	123	2.81	1.09
31. Ensuring that attention is paid to the environmental impact (the physical environment – land, water, air) of World Bank programs and strategies	134	4.45	0.85	129	3.34	1.11
32. Ensuring that attention is paid to gender disparities	134	4.26	0.95	128	3.29	0.99

Scale:**Importance**

- 1 = Very Unimportant
- 2 = Fairly Unimportant
- 3 = Average
- 4 = Fairly Important
- 5 = Very Important

Effectiveness

- 1 = Very Ineffective
- 2 = Fairly Ineffective
- 3 = Average
- 4 = Fairly Effective
- 5 = Very Effective

C. THE WAY THE WORLD BANK DOES BUSINESS

Please rate the World Bank in terms of its effectiveness vis-à-vis the particular attribute/activity listed, where 1 is very ineffective and 5 is very effective	Effectiveness		
	N	Mean	SD
33. Technical competence	131	4.18	0.74
34. Producing "knowledge" that is useful	132	4.08	0.82
35. Making the results of studies and analyses readily available	129	3.89	1.06
36. Sharing knowledge about international best practices	128	3.87	1.01
37. Ability to adapt its knowledge to your country's needs	131	3.16	0.92
38. Providing sound economic advice	128	3.50	0.92
39. Being accessible	131	3.79	1.00
40. Straightforwardness in its dealings with you	132	3.64	1.09
41. Maintaining consistent messages	133	3.62	0.97
42. Providing sound policy advice	128	3.50	0.90
43. Including local communities (beneficiaries) in the development of strategies	123	3.19	1.00
44. Including civil society (NGOs, religious groups, interest groups) in the development of strategies	124	3.35	0.97
45. Including local project experts in the development of strategies	127	3.48	0.99
46. Giving appropriate priority to poverty reduction	133	3.59	1.01
47. Working in a participatory way with Government	126	3.90	0.85
48. Lending in a way that promotes effective development	131	3.28	0.95

Scale:

Effectiveness

1 = Very Ineffective
 2 = Fairly Ineffective
 3 = Average
 4 = Fairly Effective
 5 = Very Effective

D. GENERAL ISSUES FACING GHANA

49. Please indicate the level of priority (high, medium, low) with which you consider the following issues should be addressed in Ghana	Level of Priority (Listed in descending order, by percentage of respondents ranking as high priority)		
	High	Medium	Low
Further developing the education system	85.5	10.9	0.7
Communicable disease	61.6	32.6	2.2
Political problems	13.8	44.9	36.2
Government effectiveness	55.1	34.8	6.5
Weak institutions	62.3	30.4	3.6
Lack of leadership	29.0	48.6	15.9
Crime/violence	38.4	37.7	20.3
The economy	83.3	12.3	0.7
Corruption	64.5	26.1	7.2
Poverty	81.2	11.6	1.4
Lack of respect for law and legislation	31.2	51.4	13.0
Social problems	33.3	53.6	8.7
Low incomes	61.6	28.3	5.8
Employment/income generating opportunities	75.4	16.7	4.3
Security	39.9	33.3	22.5
Access to health services	75.4	18.1	2.2
Mobilizing the private sector	55.1	37.7	3.6
Regional economic disparities within Ghana	35.5	46.4	14.5
Positioning Ghana for regional integration in West Africa	44.2	40.6	10.9
Small and medium enterprise (SME) development	70.3	26.1	0.7

50. OTHER PRIORITY ISSUES CITED BY CLIENTS AND PARTNERS⁹

Sector/Area of Intervention	# Respondents citing as a Priority
<u>Governance</u> : national consensus building; electoral reforms; corruption; smuggling; strengthening public institutions; judicial system; discipline as a national code; decentralization; low official incomes; monitoring and evaluation by beneficiary communities themselves	10
DONOR SUPPORT: TRANSPARENCY IN THE DEALINGS BETWEEN GOVERNMENT AND THE WORLD BANK; REVIEW POLICIES ON PROJECT FUNDING; COORDINATION AMONG DONORS ; COUNTRY-SPECIFIC POLICY ADVICE; TIMELY EXECUTION OF AGREED DONOR SUPPORT; RAPID DISBURSEMENT OF FUNDS	8
<u>Infrastructure</u> development and maintenance; transportation; road safety; water and sanitation	8
<u>Agricultural sector</u> development/modernization; self-sufficiency in food production; land administration at community level	7
<u>Human Resource Development</u> : breast cancer awareness; medical and nursing facilities; child welfare and education; social housing; maintenance of culture	6
<u>Local Capacity</u> : enhance capacity in Government sectors, for consultants, for District Assemblies to perform more effectively; better use of local talent and Ghanaian talent (to reduce use of foreign consultants); allow local initiatives	5
<u>Economic Growth/Trade</u> : growth of GDP; labor market information systems; trade mainstreaming	3
<u>Environment</u> ; environmental sanitation; sustainable development	3
<u>Gender</u> , participation in leadership	3
<u>Information and Communication Technology</u> ; Telecom system: efficient, effective fixed lines	3
<u>Private sector</u> : privatization; construction financing; involvement of local World Banks in development	3
<u>Energy</u> : Responsible deregulation of oil sector; solar energy system	2

⁹ Clients were invited to write in “other development issues” (not on the original list in the survey questionnaire) which they considered to be priorities.

51. On a scale of 1-10, 1 meaning extremely pessimistic, 10 meaning extremely optimistic, please indicate your overall perspective on the future of the next generation in Ghana	N	Mean	SD
	125	7.04	1.70

E. PROJECT/PROGRAM DESIGN AND IMPLEMENTATION

In your opinion, how important is the World Bank's support in each of the areas listed, and how effective do you believe the Bank is in each of these areas?	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
52. Taking account of country realities	89	4.47	0.91	83	3.31	1.01
53. Involving the participation of beneficiaries	86	4.41	0.89	84	3.56	1.09
54. Involving local specialists	87	4.45	0.83	84	3.40	1.02
55. Ensuring full Government ownership and leadership of the design process	85	4.32	0.94	82	3.28	1.10
56. Establishing the conditions for long-term sustainability	87	4.53	0.89	84	3.15	1.05
57. Helping to strengthen institutional capacity	85	4.64	0.59	82	3.50	0.85
58. Contributing to smooth teamwork among external donors and Ghanaian counterparts	84	4.49	0.77	80	3.65	0.89
59. Being flexible to adjust to changing country circumstances.	89	4.31	0.94	87	3.07	0.89
60. Being flexible to adjust to changing project/program circumstances.	83	4.34	0.91	81	3.30	0.98
61. Disbursing funds promptly	87	4.46	0.90	85	3.31	1.20
62. Working efficiently	84	4.58	0.68	80	3.63	0.86
63. Effectively monitoring and evaluating its projects and programs	84	4.70	0.58	80	4.00	0.98
64. Collaborating with partners in Government on World Bank-supported projects and programs in Ghana	82	4.61	0.62	81	3.73	0.94
65. Safeguarding against corruption in projects/programs that it funds with its procurement rules	86	4.60	0.72	82	3.68	0.99

E. PROJECT/PROGRAM DESIGN AND IMPLEMENTATION (CONTINUED)

In your opinion, during <i>Project</i> design and implementation, how important is the World Bank's work in each of the areas listed, and how effective do you believe the Bank is in each of these areas?	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
66. Staying involved in projects for as long as is necessary to ensure results.	105	4.48	0.83	100	3.63	0.98
67. Helping to build capacity at the community level	108	4.37	0.92	103	3.20	0.93
68. Informing Ghanaians about World Bank projects & programs	107	4.25	0.94	103	3.02	1.08

In your opinion, during <i>Program</i> design and implementation, how important is the World Bank's work in each of the areas listed, and how effective do you believe the Bank is in each of these areas?	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
69. Treating Government officials as equal partners in developing strategies for Ghana	106	4.51	0.81	102	3.40	0.90
70. Appropriately adapting the use of procurement rules to programmatic lending	103	4.51	0.77	97	3.64	1.01
71. Being more flexible than in project lending in allocation of resources to different components of the sector program	97	4.34	0.79	89	3.43	0.89
72. Getting the program to implementation quickly enough for Ghana's needs.	108	4.63	0.77	103	3.10	1.06
73. Supporting Government program managers in resolving implementation problems	107	4.64	0.72	99	3.46	0.98
74. Enforcing transparency in implementation	109	4.72	0.64	104	3.66	1.08

Scale:**Importance**

- 1 = Very Unimportant
- 2 = Fairly Unimportant
- 3 = Average
- 4 = Fairly Important
- 5 = Very Important

Effectiveness

- 1 = Very Ineffective
- 2 = Fairly Ineffective
- 3 = Average
- 4 = Fairly Effective
- 5 = Very Effective

E. PROJECT/PROGRAM DESIGN AND IMPLEMENTATION (CONTINUED)

Please rate how much you agree with the following statements on a scale of 1-10, 1 meaning you strongly disagree, 10 meaning you strongly agree:	Level of Agreement		
	N	Mean	SD
75. The Government supports and takes responsibility for implementing World Bank supported programs and projects in Ghana.	111	7.41	2.27
76. The World Bank's procurement requirements hinder efficient project implementation.	108	5.56	2.77
77. Different procurement requirements among donors are likely to pose a problem for programmatic lending.	102	7.61	2.37

F. ROLE OF THE COUNTRY OFFICE

Please rate the work of the World Bank's Country Office in Ghana in terms of:	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
1. being able to deal with matters locally, without having to refer to headquarters	112	4.44	0.84	104	3.55	0.96
2. improving understanding of the World Bank's role and program of assistance to Ghana	118	4.54	0.64	115	3.50	0.97
3. explaining World Bank policies and procedures	122	4.53	0.73	117	3.39	0.97
4. communicating with diverse groups in the country affected by the World Bank program	118	4.40	0.73	106	3.18	1.01
5. helping to build expertise among local development specialists	121	4.48	0.92	118	3.22	0.95
6. responding quickly to requests	120	4.58	0.72	114	3.32	0.93
7. helping to make project implementation efficient	112	4.73	0.57	104	3.57	0.86
8. providing flexibility when standard World Bank procedures do not fit the country situation	106	4.47	0.88	100	2.98	1.03
9. helping to disseminate development knowledge and best practice	119	4.55	0.77	114	3.59	1.01

Scale:

Importance

- 1 = Very Unimportant
- 2 = Fairly Unimportant
- 3 = Average
- 4 = Fairly Important
- 5 = Very Important

Effectiveness

- 1 = Very Ineffective
- 2 = Fairly Ineffective
- 3 = Average
- 4 = Fairly Effective
- 5 = Very Effective

G. DONOR COORDINATION

Please rate the contribution of the World Bank in:	Importance			Effectiveness		
	N	Mean	SD	N	Mean	SD
1. Helping attract project co-financing from other donors	116	4.59	0.71	107	3.73	0.87
2. Helping to harmonize the policies and procedures of donors collaborating on programs of support	118	4.49	0.77	107	3.54	0.89
3. Helping to reduce the duplication of donor efforts	118	4.60	0.72	108	3.31	1.04
4. Helping strengthen the Government's donor management capacity	119	4.61	0.61	110	3.45	1.03
5. Using consultative groups to advance donor support for Ghana's development agenda	116	4.64	0.64	109	3.78	0.94
6. Helping ensure that donors deliver on their Consultative Group commitments	111	4.68	0.59	100	3.11	0.96

Scale:

Importance

- 1 = Very Unimportant
- 2 = Fairly Unimportant
- 3 = Average
- 4 = Fairly Important
- 5 = Very Important

Effectiveness

- 1 = Very Ineffective
- 2 = Fairly Ineffective
- 3 = Average
- 4 = Fairly Effective
- 5 = Very Effective

H. WORKING WITH OTHERS IN GHANA

To what extent to you agree with the following statements (scale 1-5, where 1 = strong disagree, and 5 = strongly agree):	Level of Agreement		
	N	Mean	SD
1. The World Bank works well with civil society	126	3.44	0.83
2. The World Bank works in partnership with the Government	127	4.09	0.74
3. The World Bank is ready to learn from its partners (e.g. Government, other donors, NGOs, Think-Tanks, Academia)	128	3.39	0.87
4. The World Bank works well with the Media	128	3.35	0.86

GHANA CLIENT SURVEY 2003: SURVEY COVERAGE AND RESPONDENTS' PROFILE

A client survey was carried out in Ghana during February-March, 2003. The survey exercise used both a mail-in questionnaire and an interview protocol of semi-structured questions administered to a sub-set of clients who received the mail-in questionnaire.

MAIL-IN QUESTIONNAIRE

Via the mail-in questionnaire, clients were asked to indicate: their overall attitudes toward the Bank; which of the broad areas of the World Bank's economic and social development activities bring the greatest value to the country; the importance of specific areas of the Bank's work and the Bank's effectiveness in those areas, including the work of the Bank's Country Office in Accra, and the Bank's role in donor coordination; clients' level of agreement with a series of statements about the way the World Bank does business; and how well the Bank works with other development partners in Ghana.

Clients were also asked to indicate on a list of general development issues facing Ghana the level of priority (high, medium, low) with which they should be addressed, and to indicate their level of optimism for the future of the next generation in Ghana.

Those persons who have been directly involved in Bank-financed operations were asked additionally to indicate the importance and effectiveness of various aspects of the design and implementation of projects and programs, and their level of agreement with a number of statements related to the design and implementation of projects and programs.

Client Survey Participants

The questionnaire was sent to 300 clients and partners, drawn from the following categories: current or former senior government officials, policy or technical advisers, managers in national and local government, members of the legislature, public and private enterprise managers, officials of non-governmental organizations, organized interest groups, academics, researchers, members of the media, donor representatives and other financial partners.

One hundred and thirty-eight (138) clients (46%) completed and returned the questionnaire. Over three-fourths (79%) of the respondents had been involved with World Bank activities for more than three years, about 17% for between one and three years, and about 3% for less than a year. In response to a question about their level of familiarity with the work of the World Bank, clients were on average "fairly familiar" with the Bank (the mean rating was 7.03 on a 10-point scale, where 1 is "not familiar at all" and 10 "extremely familiar").

Of respondents who specified their gender, eighty percent (80%) are male and twenty percent (20%) female.

Ten senior government officials responded, representing 7% of all respondents. About forty per cent (40%) of respondents are employees of ministries or implementing agencies (36% at national level, 4% at local level). About sixteen per cent are representatives of civil society. Representatives of the private sector accounted for nineteen per cent (19%), and officials of bilateral or multilateral agencies for about four per cent (4%).

In terms of clients' primary areas of sectoral specialization, the two largest groups of respondents are involved in social services, and finance and banking (around 15% each). The infrastructure and economic management sectors are also about equally represented (13% each). Eight per cent (8%) of the respondents are from the communications and information services. Several other sectors were also represented in smaller numbers.

Figures 1 and 2 below show a breakdown of client respondents' positions and areas of specialization. Table 1 lists categories written in by clients under "Other".

INTERVIEWS

A subset of sixty-five (65) clients chosen from across the client categories also participated in in-depth interviews. These interviews sought clients' views on questions such as: the level of agreement between Ghana and the World Bank on development objectives and priorities; how well the Bank communicates its mission of poverty reduction; the effectiveness of the Bank's support to the Government in preparing the Ghana Poverty Reduction Strategy (GPRS), how the Bank might help monitor progress on the GPRS, how the Bank should respond if faced with corruption in the client country, and clients' awareness of and response to any possible corruption in Bank-financed projects. Clients views were also solicited on the impact of adjustment and investment lending; their experience with the Bank's procedures and loan conditionalities; the Bank's support for information and communication technologies; progress in developing partnerships in Ghana; and the Bank's role in capacity building. The interviews provided an additional basis for evaluation of the Bank's performance in Ghana, and an opportunity for clients to voice their concerns and propose improvements.

Caveat on the Data

Biases from sampling and non-sampling errors, as well as external factors, may affect the reliability of the data and the conclusions which may be drawn from it. The findings about the various issues as described in this report should therefore be considered as indicative rather than conclusive, to be used as a basis for further dialogue.

Figure 1
Clients Current Postion of The Respondents
(Number of respondents per category is in bracket)

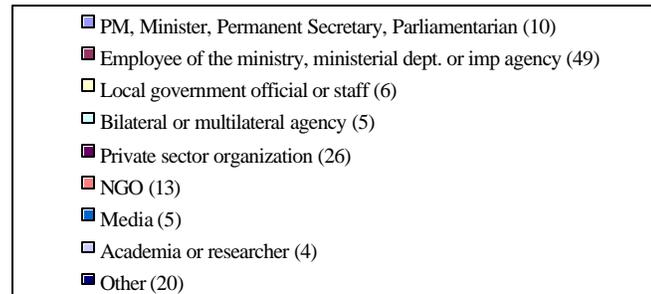
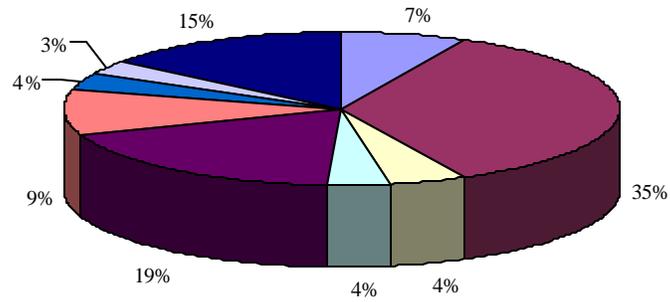
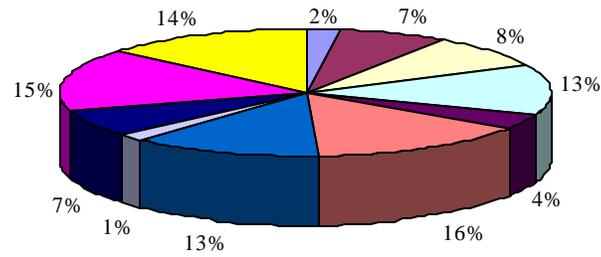


TABLE 1**CATEGORIES WRITTEN IN BY CLIENTS' UNDER "OTHER"**

Current position of the Respondents	Primary Area of Specialization
<ul style="list-style-type: none"> ▪ Administrator of Religious Secretariat ▪ Chief Executive of implementing agency ▪ Council of State Member ▪ Director of Tertiary Institute (President of College) ▪ District Chief Executive ▪ Head of Policy Coordination, Monitoring and Evaluation ▪ IT expert and Programme Coordinator ▪ Managing Director of a Bank ▪ National Chief Imam ▪ Office of the President ▪ Partner of Consulting Firm ▪ Political Head/President's Representative in the District ▪ Private Sector Company ▪ Project Management Unit Coordinator ▪ Retired Civil Servant ▪ Retired International Civil Servant ▪ Retired Public Executive ▪ Traditional Ruler ▪ Unionist (Researcher) 	<ul style="list-style-type: none"> ▪ Accounting , Finance ▪ Advocacy on Justice, Peace, Reconciliation & Integrity of Creation ▪ Civil Advocacy in Governance ▪ Communal Land management systems ▪ Decentralization ▪ Development ▪ Development Planning ▪ Islamic Propagation ▪ Information Technology ▪ Mining ▪ Planning/ Development Planning ▪ Policy coordination, monitoring and evaluation ▪ Political Head of District ▪ Poverty Reduction and Growth ▪ President's Representative ▪ Privatization ▪ Program Coordination and Budgeting ▪ Research & Industrial Relations

Figure 2
Clients Primary Area of Specilization
 (Number of Respondents per category is in Bracket)



- Agriculture (3)
- Agribusiness, Forestry (10)
- Commerce, Trade, manufacturing (11)
- Communications, information services (18)
- Environment, Natural Resources Management (5)
- Finance, Banking, Insurance (20)
- Infrastructure (e.g., Transport, Water, Energy, Telecommunication) (17)
- Law, Justice (2)
- Legislature, Politics (10)
- Social Service (e.g., Education, Health) (21)
- Other (19)

GHANA 2003 CLIENT SURVEY REPORT

SUMMARY OF CLIENT INTERVIEWS

As part of the client survey exercise in Ghana, a number of key clients and partners (65) were interviewed by a local consultant during February-March, 2003. Respondents' views and suggestions, based on the consultant's report, are summarized below.¹⁰

1. To what extent do you feel there is agreement between your country and the World Bank on development objectives and priorities? How effective is the Country Assistance Strategy (CAS) process as a way of reaching such agreement?

Most respondents believe that though there was no agreement until recently, but that it got stronger through the Ghana Poverty Reduction Strategy (GPRS) process. Officially there is agreement between the World Bank and the Government of Ghana. This has been in existence for a long time. The agreement has been positive especially with regards to policy advice and funding of projects.

Unofficially, reaction from the public and media shows that there is no agreement on objectives and priorities. Conceptual differences can also be found between the two parties. It is also contended that the degree of the Government's agreement and the circumstances leading to the agreement have not always been in the interest of the nation.

Despite the two varying positions the two opposing respondents maintain a common opinion in that the Government of Ghana and the World Bank take different positions when it comes to implementation of projects and that, perhaps, creates the impression that the two parties (i.e. the Government and the Bank) do not agree on development issues.

The Country Assistance Strategy:

A good number of the respondents are not familiar with the Country Assistance Strategy process. As a result, the number of answers obtained was limited. Some of those familiar with CAS indicated that it is an effective process, which allows a wide degree of correspondence and dialogue. It provides a forum for key issues to be discussed. As a means of planning, CAS has also been very effective. The Bank has had a "hands-off" approach during the process but has exerted its influence when it had to. The effectiveness of CAS depends on the sincerity of the players involved.

Others indicated that the CAS is a "boiler plate" program which is applied to all clients and disregards inputs from civil society. In their opinion it has been ineffective.

¹⁰ The interviews were carried out by Mr. Kwame Sakyi. Mr. Sakyi's full and summary reports are available either through the office of the World Bank Country Director in Accra, or from the Country Program Coordinator at the Bank's office in Washington D.C.

2. How well do you think the Bank communicates its mission to reduce poverty to various client groups (senior Government officials, implementing agency staff, private sector representatives, donors, civil society) in Ghana?

All respondents indicated that the World Bank communicates, very effectively, its mission to reduce poverty to the Government. As part of this mission, it provides technical support and makes its experience available to the country.

Though the Bank communicates its mission well with Government, respondents find its communication with the rest of society doubtful. Its mission lacks message clarity. Some respondents wondered why the Bank communicates so effectively with Government but has not done much to improve its communication with the other clients, especially the private sector, during the past three (3) years. The Bank does a lot of talking but backs it with little action.

Communication with the donor community also falls short. There even seems to be competition between the donors and the Bank. This is a rather unhealthy relationship, which needs to be addressed with utmost urgency.

Others felt that perhaps it might be the Government of Ghana, which fails to explain its policies to the people.

The private sector is not happy either with the way the Bank has been communicating its mission to it. It rates the Bank's communication as very poor. The private sector has no idea as to which direction the Bank is heading with poverty reduction. It would like to see the Bank interact frequently with the sector, at least to exchange ideas.

Respondents, therefore, proposed that the Bank organize fora for regular interaction with the private sector to discuss the Bank's mission for cooperation. They would like this to be a two- way communication process.

Other suggestions:

- In designing new projects, it should be mandatory to create a public relation units within the implementing agency to inform and educate the public as to the Bank's mission.
- Communication and interaction should start from the ground (i.e. districts) and allowed to flourish.
- Policies should be easily articulated through radio and TV programs, schools, information vans, print media, chiefs and other traditional authorities.
- The World Bank should stimulate debate and use its intellectual capital to make all of above a reality.

3a. In your opinion, was the World Bank helpful to your Government in preparing the Ghana Poverty Reduction Strategy (GPRS)? If yes, in what ways, e.g. consultations with stakeholders, private, sector, communicates, etc.

Responses to this question were mixed. Some of the interviewees feel that the Bank was helpful to Ghana in the preparation of the GPRS document. In their view, the Bank's contribution was extremely high with regard to consultations with stakeholders. In addition to being an active participant, it also gave its views. Consultation with the Government was extensive. Evidence of this is found in the factoring of the micro economic issues, which the Government had earlier agreed to with the donor community, into the GPRS document.

A second group maintains that the GPRS was a Ghana Government initiative with the NDPC in the forefront. This group also feels that the Ministries and donors played much bigger roles than the World Bank.

A third group believes that the GPRS is a Bank originated document that Ghana was forced to adopt. The same PRS, these respondents argued, has been applied by the Bank in other countries. Therefore, the GPRS document is not an original piece of work which the World Bank assisted Ghana in preparing.

The GPRS is misunderstood at the grass roots level. Technically, the consultative process, if any, was not well communicated to the public. Civil society was not well exposed to the entire preparation process. Dialogue with the private sector, civil society and NGO's during the preparation of the GPRS document was limited. Some sectors were ill represented.

In the end, the strategy became a Washington strategy not Ghana's. It was indicated that, for example, the decision on "Credit to Health Sector" was taken in Washington though the Bank was aware of a competent local expert who could have assisted Ghana in that decision making process but was sidelined.

There is a contention that the Bank had a heavy hand in the preparation of the document and this is supported by the opinion that the GPRS took over all partnership arrangements existing at that time. The GPRS became HIPC. The entire consultative process leading to HIPC was rushed. That resulted in some key players in Ghana being left out. The GPRS has become the development plan for Ghana. What Ghana needs is TRANSFORMATION.

The respondents recommend that:

- Any PRS should have an "ownership" flavor to it, not a template. The program name should reflect what the citizens are doing or want to do.
- More education is needed at all levels of the Ghanaian society about the GPRS.
- Top management should know the implications of the GPRS in order to, effectively, communicate them to the districts.

3b. How might the World Bank help to monitor progress on the GPRS?

The overwhelming response is that the Bank plays a critical role in the monitoring of the GPRS program. The Bank, they responded, should be more involved in monitoring and evaluation, rather than the design and implementation of the GPRS.

Though the minority opposes the lead role of the Bank in this exercise, they have offered suggestions related to the monitoring process, which are worth considering. The major ones are:

- The monitoring and evaluation process should be a three way process made up of: (1) The Governed, (2) The Government, (3) Donors and the World Bank
- The Government of Ghana should lead the monitoring process. NDPC could lead on behalf of the Government. The other players, including the Bank, could provide support
- All parties must agree on what needs to be monitored and/or evaluated and the modalities. The document should have monitorable indicators
- Develop systems (i.e. procedures and processes) for M/E.
- The role of each party must be clearly defined, stated and understood.
- M/E should be inbuilt and at adequate intervals. Timing of monitoring and evaluation should be strategic.
- Have pilot M/E, first to weed out the cobwebs. A well-staffed M/E should be put in place and regular reports demanded.
- Follow pilot M/E exercise with regular M/E at target areas.
- Do regular field visits for verification.
- Perform regular revisions and evaluations of all projects.
- Have regular fora to ensure continuity in communication.
- Involve communities (including traditional authorities).

4. Developing a more effective partnership with our clients is important to the World Bank. To what extent do you believe the Bank has made progress in developing such a partnership in Ghana? In reaching out wider range of stakeholders?

Opinions on the effectiveness of the partnership varied. While some believe that the relationship has been excellent, others felt otherwise. However, when the CAS process and other forms of interaction are factored in, there is a partnership.

The path, some maintain, has been rather chequered. In any partnership, the partners share responsibility, rights, success and blame. In this relationship, the Bank takes all except the blame. The Bank retains control and plays a diplomatic role. The core objective of the Bank also remains the same. The Government of Ghana, on the other hand, lacks policy and vision sustainability. It has also failed to, seriously, tap on its think tanks and appear ill-prepared. Finally, it underestimates projects.

5. The Bank has made capacity building a top priority in Africa. Are there specific actions you think the Bank should take in Ghana to improve its capacity building efforts?

Any role the World Bank would like to play in the building of capacity should be considered in the light of equipping individuals and institutions to discharge their legitimate functions effectively.

The Bank, it was acknowledged, has been very effective in helping develop local capacities. Programs such as the NBF and VIP provided extensive and effective training to a host of beneficiaries including the Banking institution, HFC and the district assemblies.

Yet, these still remain bottlenecks which, if left unattended, would eventually erode all the gains made so far. One such major problem is the of lack of continuity. Specifically, most of the district planning officers and technocrats trained, under Bank-funded programs, to work on specific projects have been transferred to different locations or assigned to jobs which have little or nothing to do with their technical expertise following the change of Government. In place of the transferees are new people who lack the requisite technical expertise. As a result, projects in some of the districts are suffering. The District Chief Executives owe their allegiance to the Government, which appointed them. Their priorities, therefore, differ. Consequently, a lot of the District Assemblies' medium term plans differ from that of the MDAs. The new staff also needs to be trained and that is extra cost to the projects.

It is, thus, important that any new set of capacity building programs the Bank would like to focus on world include the following:

(i) (a) Individuals – General Training:

This should include the development of ICT in schools, starting from the primary level. At the basic level, it should be introduced as a hand on activity to generate children's interest. It must be accessible to all.

Postgraduate training must be encouraged especially for people in the civil service in order to develop capacities. The cost of one 4-wheel drive vehicle could easily pay for the Masters degree program of 30 people in a Ghanaian University. Serious commitment must be given to gender development in academia.

(b) Individuals - Specific Training:

Specific Training for individuals should include the acquisition of negotiation, problem solving, self-development, management, expansion, policy analysis and prudent investing skills. In addition, the Bank should support individual growth with specific long-term programs not the current three (3) to four (4) year interventions that are neither continuous nor sustainable. As part of individual capacity building, the Bank could support the Ghana Government in retooling and improving resources for the public service to increase productivity and efficiency.

(ii) **Institutions:**

At the institutional level, the Bank should support management and leadership training and development. Research must be encouraged with the view that, eventually, the private sector (including SMEs), with access to long term financing, will put to practical and commercial use these research findings.

An HIV/Aids research center could also be developed considering the abundance of herbal medicine in Ghana.

Environmental management and protection institutions should be supported to halt current degradation practices.

The Bank should support the restructuring of Government, infrastructure development and the retuning of Government machinery to make it more efficient. In this regard, the Bank should attempt to work closely with the Government and other stakeholders. By adopting this approach, resources would be maximized and efficiently utilized.

(iii) **National Management Capacity:**

On the national level, the retraining of executives including Ministers of State must be given priority. Retooling of these executives must follow the training. To attract and retain the highest quality executives and ministers of state, motivation of leadership should be re-examined and improved upon.

(iv) **Changing of civil service culture:**

The present civil service produces few specialists. The current order calls for the need to develop more specialists in the service. In addition, the service needs to attract, retain and reward employees for good performance.

(v) **Continuity:**

Must be supported not allegiance. The Bank may wish to consider introducing a conditionality, which requires that all personnel hired and trained for specific projects stay on projects as long as their performances meet the terms of their employment contracts. This would ensure continuity, reduce waste and eliminate political victimization.

(vi) **Sustainability:**

Almost all capacity building and project units are divorced from the Ministries. Flow of inputs into PIUs starves the body whole. Therefore, upon project completion, there is no linkage or sustainability. The proposal is to improve the mainline structures and ensure sustainable progress and development. This will help eliminate the current approach, which dissipates energy from the Ministries and help put funds into relevant activities.

6a. In the written questionnaire, we have asked you a number of questions about the effectiveness of the World Bank staff working on your country. What actions would you recommend to improve their effectiveness and that of their managers?

Forty- one (41) out of the sixty- five (65) people interviewed have had limited or no interaction with local Bank Staff and felt it was unfair to comment.

Major suggestions received were:

- Empower local staff to take more major decisions without always seeking approval from Washington
- Improve upon delegation of authority (especially with senior management) so as to eliminate voids created by the absence of those in authority.
- Improve staff communication skills.
- Attitudinal change on the part of staff.
- Exposure of middle and lower level staff, through internships or attachments, to other countries and cultures, other than their own, by working there. The exposure will help stimulate understanding and sensitivity to other cultures, improve work ethics and strengthen relations with clients and help build staff capacities.

6b. In the written questionnaire, we also asked a question about continuity of World Bank staff working on assignment in Ghana. Are you aware of any impact (positive or negative) which changes or turnover of Bank staff have had on project design and implementation?

Frequent changes and turnovers are not helpful. If the frequent changes are part of the Bank's internal policies, then the learning curve is too long. New TTLs do not always settle before projects end.

Changes in personnel or turnovers have had negative impact on projects. There have been instances where changes in personnel, especially TTLs have meant the end of project in midstream or changes in project focus. For example under the local Government Decentralisation Project, after assurances from Jennifer Sara (following Mr. Harold's' departure), the Bank abandoned the project eight months later. The Japanese Government came, afterwards, to support the project.

Another example is the Automation of the Ghana Stock Exchange on which the task team leader (TTL) was changed three times in three years. Each time the project design was modified, and eventually the project was dropped, after \$300,000 had been spent.

The departure of the Country Director created a void in the operations of the Bank for about six months.

Changes in personnel or turnovers have not always had negative impact on projects. Some respondents talked about the positive impact personnel changes have had on their projects. But these are the exceptions and are very few.

7. We would appreciate any comments on the effectiveness of the World Bank Country Office in Ghana and the coordination between the Country Office and Bank Headquarters.

Overall the Bank's Country Office has a knowledgeable, very capable and effective staff. Coordination is also very effective.

The Country office, it is suggested, should be semi-autonomous in terms of sharing of information and decision taking to be more effective. To speed up process, there should be less clearance with Headquarters. This could also lead to cost reduction.

8. In what areas have adjustment lending and investment lending had the most positive/negative effect in your country? Please give examples. How could the situation have been handled differently?

A good number of the interviewees could not or did not comment on the effects these two lending instruments have had on the Ghanaian economy because they were unfamiliar with the instruments. Even at the Government level, only a handful of public officials know what the two lending instruments really are. This means that the majority of the people (regardless of economic or social background) do not know what these Bank loans are much less what they are supposed to do for their country.

Adjustment lending gives the Government breathing space and allows it to embark on investment related projects. It has helped in supporting Balance of Payments.

Wherever investment lending has been channeled into infrastructure, the results have been positive (e.g. the Akosombo Hydro Electric Power station). It has been useful especially for road construction. The impact of investment lending is more visible than that of adjustment lending.

Investment lending also gives the Government free hand to put resources into what the country has planned. The ripple effect of these projects has been good.

Adjustment lending, though is good for Government, has had the tendency to push interest rates up and contributed to inflation. Both are not good for business.

When investment lending has been used for social programs the effect has been neutral. When used for private sector programs, the results have been negative (e.g. State Owned Enterprise).

PAMSCAD is another example of a program, which went sour. The idea failed to relate to the realities on the ground.

9a. To what extent do you believe that implementing lending conditionalities helps get results on the ground?

There are two major positions, one in favor and the other against the use of conditionalities as a tool for getting results on the ground.

One school of thought about the effect of implementing loan conditionalities is that they force the Government to discipline itself with regard to spending. The conditionalities also ensure that Government does not abandon its responsibilities. For example passage of the Local Government Law was made a precondition to the commencement of phase II of the Urban V project. By making the passage of the law a precondition, the Ghana Government is “forced” to take care of a very important law, which the Government had marginalized for a long time. In this regard, lending conditionalities do help get results on the ground.

The other opinion is that despite the length of time, the World Bank and Ghana have been doing business with all the conditionalities, not much can be seen on the ground, thereby, proving that the conditions have not been effective.

9b. What has been your experience with the flexibility of the World Bank with respect to lending conditionalities?

Conditions are firstly things left undone for a long time by Government. Secondly, they are promises made by the Government. The Bank has nothing to do with both. Therefore, for Ghana to ask for flexibility from the Bank may be going contrary to above. That is why, according to some respondents, the Bank appears to be inflexible with regard to lending conditionalities. Some quarters even added that those who complain are the ones who want the easy way out.

Regardless of the various explanations given, majority of respondents are convinced that the Bank is very rigid. Those who hold this view cited actual cases and experiences to back their position. Given the fact that the perception of rigidity exists, it is important that the public relations component proposed earlier be tasked to educate the public on how conditionalities emerge and made part of projects and programs. In instances where experiences and actual cases have been used to prove inflexibility, it is recommended that the Bank re-examines its procedures for effectiveness and reduce financial waste.

Flexibility runs along side conditionalities. and it must be allowed to operate as long as the overall success of the project is the paramount objective of both the Government of Ghana and the World Bank. Conditionalities should be flexible especially with respect to development projects.

10. We would like to know about your experience with World Bank procedures (e.g. procurement of goods and services, auditing of project accounts, selection of consultants, disbursement, etc.) Are World Bank procedures clear to you? If not, what could the Bank do to help with this?

The World Bank's procedures are clearly stated and straightforward. The activities involved are very elaborate. They are supposed to provide the checks and balances necessary for arresting corrupt procurement transactions in the Bank funded projects.

Though the procedures are clear, some are cumbersome, slow and costly. For example the process of obtaining "No objection" from Washington causes unnecessary delays. Such delays are bottlenecks, which need immediate attention. Improving the procedures would help remove the bottlenecks. Washington also has the tendency to update procedure manuals frequently without adequate notice to project coordinators. These frequent changes in procedural matters also cause unnecessary delays.

Another factor, which undermines the effectiveness of procedures, is the competition among donors and between the Bank and the donors. The parties try very hard to out do each other with respect to projects, especially in the construction sector. Due to the low degree of coordination among the parties, the consultant discovered that in many instances the donors and the Bank were funding practically the same projects. Procedures in these cases did not guarantee perfect systems. The very procedures expected to provide checks and balances have rather helped open a large window for corrupt procurement practices, especially, in the construction sector.

11a. Are you directly aware of corrupt practices concerning World Bank projects?

Only six people answered this question in the affirmative. One of them is certain that the Bank itself is corrupt.

Consultant's Comment: The low level of affirmative response should not be interpreted as absolute non-existence of corruption in Bank projects. The Bank should conduct an audit for the real picture to emerge. The assertion that the Bank itself is corrupt should also not be swept under the carpet.

11b. Did you know to whom you could address your questions and concerns?

One person took action. An article was published about it in their newspaper. Another felt that nothing would be done if action was taken. Besides, the respondent believes it would have been difficult to tell who is involved. A syndicate is suspected to be involved.

11b. Did you take any action to report the incidence?

Only one of the six who responded in the affirmative to the previous question knows whom to report such cases to.

11c. If yes, were you satisfied with the outcome?

The group, which took action, is satisfied with the outcome of their action.

12. Are procedures clear concerning actions required in case there is evidence of corrupt practices? Of not, how could this be improved?

Only four people responded to this question. One is not aware of the procedures, one thinks that documents always get lost at the Bank whilst the third believes that the procedure is easy to manipulate.

13. Do you feel that corruption and bad governance characterize your country?

Corruption is relative. There are various degree of corruption. It is mixed with culture and can be found in every country in the world. Therefore, to characterize a country as having bad governance in addition to corruption is a little on the strong size.

Generally, the respondents admit that corruption exists in Ghana. They indicated that what prevails in Ghana is petty bribery not big time fraud.

There is also bad governance at all levels, especially, in physical development projects. Previous Governments rushed through projects due to personal interests.

With the tremendous improvement witnessed in governance within the past years in Ghana people are now being held responsible for their action(s) or the lack of it /them.

14. If a country context is characterized by corruption and bad governance, in your opinion, should the Bank:

- a) **Stop all loans**
- b) **Lend only for social protection programs**
- c) **Lend only to reinforce institutions and strengthen governance**
- d) **Continue to lend, but reinforce procurement rules and procedures**

Those in favor of lending only to reinforce institutions and strengthen governance slightly out number those in favor of reinforcing procurement rules and procedures. Reasons for their choice are many. Surprisingly, both groups attempt to justify how their choice could impact corruption

and bad governance. One school of thought is that by tighten procurement rules and enforcing laws, corruption could be reduced. The other school is that corruption and bad governance could be addressed if the very institutions (including their human resources) mandated to enforce law etc are strengthened all around.

15a. As you may know, the World Bank is actively supporting the use of information and communication technologies (ICTs) for socio-economic

development and knowledge sharing on development issues and more effective public service delivery. How effective do you think the Bank has been in Ghana in this respect?

Not that many people are aware of the Bank's involvement in ICT development in Ghana. Apart from those who simply are not aware of the Bank's role, there are those who are of the opinion that the Bank has played an effective role. An example is the establishment of a DLC at GIMPA.

These are others who do not believe that the World Bank has done much in ICT development in Ghana.

15b. How important is access to knowledge sharing resources and information and communication technologies to you in your work?

Forty -two (42) respondents indicate that access to ICT and knowledge sharing is important to their work.

15c. What advice would you offer the Bank in supporting the use of ICTs for socio-economic development?

A host of ideas and suggestions were put forward. Major among them are the Bank assisting with the setting up ICT backbone, provision of equipment and training. A lot of people would wish to see IT introduced, formally in all schools in Ghana, starting from the primary level. A well planned and executed ICT development program for Ghana will provide the necessary skilled labor force, which will meet the needs of industry and business and help create jobs.

Suggestions:

- ICT should be introduced as a practical hands-on activity in primary schools to stimulate children's interest.
- Solar power should be developed to facilitate the use of ICT in rural areas.
- From the primary to tertiary level, ICT should be a part of curriculum
- The University of Cape Coast and University College of Education, Winneba should be strengthened to produce adequate ICT teachers to meet the anticipated demand for teachers.
- Government already has its hands full. It should, therefore, encourage the private sector to develop and build the ICT backbone.
- The development of ICT in Ghana must be done in phases to ensure that lessons learned in the previous phase help chart the path for the next.
- Ghanaians must have better appreciation of what ICT can do for the economy beyond e-mails and word processing.

15d. How might you also contribute to such a process?

Respondents' contribution to the process range from assisting with the development of an IT policy to networking the Ministry of Food and Agriculture using their existing system.

16. You may be aware that the Africa Region of the World Bank has been trying to improve the way we do business. Have you noticed any change in any of the following over the last three years: our effectiveness? Our client focus? The quality of the Bank's products and services?

Products and Services:

On the one hand, there are positive changes in the three areas according to some of the interviewees. According to them, the Bank has broadened its areas of assistance. Loan size has been increased. In addition, more social programs are being funded. Technical back stopping has also been increased. All of these services are being offered with the addition of extra experts and younger staff

Some respondent, on the other hand, believe that nothing has changed over the last three years. They maintain that the Bank is still using template programs all over the world. They cite the Bank's PRS as an example of such boiler plate program.

Client Focus:

The establishment of the Accra of the Bank has had very positive effects. Proximity has made access to Bank staff extremely easy. It has also improved upon the level and degree of interaction between the Bank and the various client groups. Supervision offered by the Bank has helped member countries.

Effectiveness:

The Bank's effectiveness has been improved with the opening of the Ghana office. Information is now easier to obtain from the Bank.

Respondents who think otherwise believe that the Bank still operates with the same old agenda. To them, the Bank does not believe that the needs of the client are good for the client. It is still imposing its position on clients. Not much has been done in the past three (3) years, to address the undue delays caused by the Bank. It has also continued to fail to keep its promises to clients.

17. Please feel free to comment on any other aspect of World Bank activities.

Other comments and suggestions offered by respondents include:

- Improve the Bank's flexibility.
- Improve level of communication of mission with all partners and clients.
- Increase interaction with clients and partners.
- Package information in consumable form to the public.

- Listen more to Ghanaians and other clients.
- Keep promises.
- Implementation support must be realistic.
- Develop true partnerships.
- Repair damaged image of the Bank.
- More delegation in operations.
- Assist Ghana in overhauling the civil service system.

Ghana Client Survey 2003

Mean Responses by Different Client Groups

N = 138

A. Overall Attitudes Toward The World Bank

	bg1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q1. Overall, please rate how favorable your impression of the World Bank's effectiveness is in Ghana	10	6.80	2.04	45	6.40	1.67	6	6.67	1.37	5	6.40	1.52	26	5.69	1.52	12	5.17	1.95	5	5.20	1.92	4	5.00	2.45	20	6.80	1.70	133	6.17	1.76

A. Overall Attitudes Toward The World Bank (continued)

	bq1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
Q4. Overall the Bank currently plays a relevant role in development in Ghana	10	8.30	1.70	48	7.44	1.86	6	7.83	1.83	5	7.60	.89	26	6.62	1.63	13	6.08	2.56	5	5.60	1.52	4	4.75	2.63	18	7.11	2.03	135	7.04	1.99		
Q5. The Bank's work is aligned with what I consider the development priorities for this country	10	7.30	1.89	49	6.82	2.15	5	6.20	1.92	5	7.40	.55	26	5.85	2.03	13	5.54	2.50	5	3.60	2.70	4	4.25	2.75	18	6.17	2.46	135	6.26	2.28		
Q6. The Bank's work reflects its own mission of poverty alleviation	10	5.20	3.05	47	6.49	1.97	5	6.60	2.51	5	7.60	1.14	26	6.50	1.88	13	5.54	2.57	5	6.20	1.30	3	7.67	2.08	19	6.53	2.41	133	6.37	2.16		
Q7. The World Bank recommends programs and strategies that are realistic for Ghana	10	6.80	2.25	49	5.73	1.89	6	5.50	3.45	5	6.60	.55	26	5.23	1.45	13	4.54	1.71	5	4.80	1.48	4	5.00	2.71	19	5.32	2.11	137	5.51	1.96		
Q8. The World Bank treats clients and stakeholders in Ghana with respect	10	7.70	2.26	49	6.65	1.69	5	6.20	1.79	5	8.40	1.14	26	6.54	1.90	12	6.25	2.14	5	6.00	2.00	3	4.67	1.53	20	6.75	1.92	135	6.67	1.88		
Q9. The World Bank collaborates well with other donors here	8	7.75	1.75	44	7.50	1.93	6	7.00	2.10	4	7.75	.50	24	7.29	1.23	10	6.40	1.96	4	7.00	2.16	2	7.00	2.83	19	7.32	1.70	121	7.31	1.74		
Q10. Overall I like to work/interact with Bank staff	10	8.30	1.70	46	7.91	1.71	6	8.50	1.52	5	9.00	1.00	24	7.13	1.68	13	7.15	1.99	4	7.00	1.41	3	7.00	1.00	18	7.61	2.30	129	7.70	1.81		
Q11. It's costly and time consuming to work with the Bank	9	5.11	3.37	45	5.13	2.53	6	5.83	2.86	5	6.00	2.35	25	5.80	2.16	11	5.36	3.96	5	4.20	2.86	2	5.00	1.41	16	4.94	2.54	124	5.29	2.64		
Q12. The Bank is an effective catalyst for dialogue on issues related to poverty	9	8.22	1.56	49	6.61	1.96	6	7.00	2.00	5	7.40	.89	26	6.92	1.72	13	5.92	2.18	5	6.40	1.67	4	5.75	1.71	20	7.30	2.15	137	6.82	1.93		
Q13. In general, the Bank recommends strategies that are sustainable over time	10	7.00	2.94	49	5.98	2.06	6	6.67	2.80	5	7.20	1.10	25	5.88	1.92	13	4.85	2.19	5	5.00	2.24	4	3.25	1.71	20	5.90	2.55	137	5.88	2.26		
Q14. In general, the Bank is seen as a trustworthy partner in development	9	7.44	2.13	49	6.71	2.08	5	6.60	2.79	5	7.40	.55	26	5.96	1.66	13	4.85	2.15	5	5.20	1.79	3	3.00	3.46	20	6.80	2.38	135	6.33	2.20		

B. The Work of The World Bank: Importance

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q15a. Helping to reduce poverty	10	4.70	.67	49	4.69	.62	6	4.33	.82	4	5.00	.00	26	4.54	.81	13	4.08	1.32	5	4.60	.89	4	3.75	1.89	19	4.42	.77	136	4.53	.84
Q16a. Helping Government to frame an effective poverty reduction strategy	9	4.56	.73	49	4.59	.76	5	4.00	1.00	4	4.50	.58	24	4.46	.88	13	4.00	1.35	5	4.40	.89	4	3.75	.50	19	4.42	.84	132	4.42	.87
Q17a. Helping to bring about economic growth	10	4.80	.63	48	4.73	.64	6	4.50	.84	4	4.25	.50	26	4.65	.56	12	4.58	1.00	5	4.40	.89	4	3.50	1.91	19	4.53	.70	134	4.60	.76
Q18a. Encouraging greater transparency in governance	9	4.78	.44	48	4.60	.76	6	4.67	.82	4	4.00	1.15	26	4.73	.60	13	4.85	.55	5	5.00	.00	4	4.00	1.15	18	4.44	.78	133	4.62	.72
Q19a. Helping to reduce external debt (through the HIPC program)	8	4.88	.35	46	4.70	.70	6	4.67	.82	4	3.00	.82	26	4.46	.81	12	4.17	1.03	5	4.60	.55	4	3.75	1.89	20	4.90	.31	131	4.56	.82
Q20a. Helping to strengthen the private sector	10	4.50	.71	47	4.53	.72	6	4.50	.84	3	3.67	1.15	25	4.64	.57	13	4.46	.88	5	4.40	.89	4	4.00	.82	18	4.39	.78	131	4.48	.74
Q21a. Helping to strengthen the financial system	10	4.90	.32	49	4.65	.66	6	4.50	.84	4	4.50	.58	26	4.58	.64	13	4.62	.77	5	4.40	.89	4	4.25	.96	20	4.70	.73	137	4.63	.68
Q22a. Helping to strengthen the regulatory framework	10	4.60	.70	48	4.42	.90	6	4.33	.82	4	4.00	.00	26	4.73	.53	12	4.33	.78	5	4.40	.55	4	3.25	1.26	19	4.47	.84	134	4.44	.81
Q23a. Helping to strengthen the judicial system	9	4.56	.73	44	4.34	.94	5	4.20	.84	4	3.50	1.00	26	4.50	.76	11	4.55	.82	5	3.40	.89	4	3.00	1.63	15	4.20	1.26	123	4.28	.99
Q24a. Helping to strengthen the public sector	10	4.80	.42	49	4.69	.71	6	4.50	.84	3	5.00	.00	26	4.54	.76	13	4.54	.66	5	3.80	1.30	4	3.50	1.73	19	4.53	1.02	135	4.56	.83
Q25a. Helping to strengthen the education sector	10	4.80	.42	49	4.78	.59	6	4.50	.84	3	4.33	1.15	25	4.76	.52	13	4.38	1.26	5	4.20	1.30	4	4.00	1.41	20	4.50	.83	135	4.63	.78
Q26a. Helping to strengthen the health sector	10	4.60	.70	49	4.78	.59	6	4.50	.84	3	4.33	.58	25	4.48	.82	12	4.67	.78	5	4.40	.89	4	4.25	.96	19	4.47	1.07	133	4.60	.77
Q27a. Helping to strengthen rural development	10	4.50	.97	49	4.59	.73	6	4.17	.98	4	4.25	.96	26	4.58	.81	13	4.31	1.38	5	4.00	1.41	4	4.25	.96	20	4.20	.95	137	4.44	.91
Q28a. Helping to empower communities (to participate in their own development)	9	4.22	1.09	49	4.16	1.01	6	4.17	.98	4	3.50	1.00	26	4.27	.92	13	4.23	1.24	4	3.75	.96	4	3.75	1.89	17	4.24	1.09	132	4.16	1.04
Q29a. Helping to empower the poor (to participate in their own development)	10	4.20	1.03	49	4.18	1.01	6	4.17	.98	5	3.40	1.14	26	4.19	1.02	13	4.31	1.25	5	4.60	.55	4	3.75	1.89	17	4.35	.93	135	4.19	1.04
Q30a. Helping to "close the digital divide" (vis-a-vis increasing the integration of bring information technology into the lives of people) with its programs and strategies	8	4.50	.93	47	4.23	.94	6	3.67	1.51	4	4.00	.82	25	4.44	.87	12	4.58	.79	5	4.40	.55	4	3.75	1.89	17	4.41	.80	128	4.30	.94
Q31a. Ensuring that attention is paid to the environmental impact (the physical environment -- land, water, air) of Bank programs and strategies	10	4.20	.92	48	4.42	.92	6	4.67	.82	4	3.75	1.26	26	4.31	.68	13	4.62	1.12	5	4.80	.45	3	4.67	.58	19	4.68	.58	134	4.45	.85
Q32a. Ensuring that attention is paid to gender disparities	10	4.10	1.10	48	4.31	.95	6	4.17	.75	3	3.67	.58	26	4.12	.91	13	4.62	1.12	5	4.00	.00	4	3.75	1.89	19	4.47	.77	134	4.26	.95

B. The Work of The World Bank: Effectiveness

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q15b. Helping to reduce poverty	10	3.60	.70	49	3.45	.84	6	4.00	.63	4	3.75	.50	26	3.15	.83	12	2.83	1.03	5	2.60	.89	4	2.25	.96	19	3.47	1.17	135	3.32	.94
Q16b. Helping Government to frame an effective poverty reduction strategy	10	4.00	.67	46	3.74	.95	5	3.20	.45	4	4.25	.50	25	3.20	.87	11	3.00	1.00	5	3.40	.89	4	2.75	.50	19	3.79	1.23	129	3.55	.98
Q17b. Helping to bring about economic growth	10	3.70	.95	48	3.31	.83	6	3.83	.41	4	3.25	.96	26	3.15	.78	11	3.09	.83	5	3.00	.71	4	2.25	.96	19	3.63	1.07	133	3.32	.88
Q18b. Encouraging greater transparency in governance	8	4.00	1.07	48	3.77	.93	6	4.00	.63	4	3.25	.96	25	3.40	1.08	12	3.92	.79	5	3.20	1.64	4	2.25	.50	18	3.83	1.10	130	3.66	1.02
Q19b. Helping to reduce external debt (through the HIPC program)	7	4.00	1.15	43	3.63	.85	6	4.33	.82	3	3.00	1.00	26	3.46	.95	10	4.00	.94	5	2.80	1.10	3	2.67	1.53	18	4.28	1.02	121	3.70	1.01
Q20b. Helping to strengthen the private sector	10	3.70	1.06	45	3.36	.93	6	3.50	.84	3	2.33	.58	25	2.92	1.12	11	3.91	.70	5	2.80	.84	3	2.33	1.15	16	3.38	1.20	124	3.28	1.03
Q21b. Helping to strengthen the financial system	10	4.10	.74	46	3.59	.83	6	4.33	.82	4	4.25	.50	26	3.31	.79	11	3.82	.75	5	3.80	.84	4	2.50	.58	18	4.00	1.14	130	3.68	.90
Q22b. Helping to strengthen the regulatory framework	10	3.50	1.08	45	3.53	.87	6	4.00	.63	3	4.00	.00	26	3.31	.79	10	3.20	.63	5	3.40	.89	3	3.00	.00	18	3.78	1.22	126	3.51	.89
Q23b. Helping to strengthen the judicial system	8	3.00	.76	41	3.37	.94	5	3.60	.55	3	3.67	1.15	26	2.96	.87	10	3.60	.97	5	2.80	.84	2	3.00	.00	15	3.20	1.21	115	3.23	.94
Q24b. Helping to strengthen the public sector	10	3.50	.97	48	3.40	.87	6	3.83	.75	3	4.67	.58	26	3.00	.85	12	3.33	.78	5	3.40	.55	4	2.50	1.00	19	3.42	1.39	133	3.35	.97
Q25b. Helping to strengthen the education sector	10	3.60	1.17	47	3.49	1.04	6	3.83	1.17	3	3.33	.58	25	3.12	.88	11	3.91	1.22	5	3.40	1.52	4	3.25	1.50	19	3.68	1.16	130	3.49	1.08
Q26b. Helping to strengthen the health sector	10	4.00	.94	48	3.71	1.07	6	3.83	1.17	3	3.67	.58	25	3.20	.91	10	4.10	.99	5	3.80	1.10	4	3.50	.58	18	3.56	1.38	129	3.64	1.07
Q27b. Helping to strengthen rural development	10	3.30	.95	49	3.31	.96	6	3.33	1.03	3	4.00	.00	25	2.92	1.15	11	3.82	1.33	5	2.40	1.14	4	3.25	.96	20	3.40	.88	133	3.27	1.04
Q28b. Helping to empower communities (to participate in their own development)	9	3.00	1.12	48	3.21	.92	6	3.50	.84	3	2.67	.58	26	2.69	.88	12	3.42	1.24	4	2.50	.58	4	3.00	1.41	16	3.31	1.08	128	3.09	.99
Q29b. Helping to empower the poor (to participate in their own development)	9	2.67	.87	47	2.91	1.02	6	3.17	.98	5	2.80	.84	26	2.38	.85	11	3.09	1.38	5	2.40	1.14	4	2.75	1.26	17	3.41	1.23	130	2.85	1.06
Q30b. Helping to "close the digital divide" (vis-a-vis increasing the integration of bring information technology into the lives of people) with its programs and strategies	8	3.00	1.60	46	2.89	1.04	6	2.83	1.17	3	3.00	1.00	25	2.40	.91	12	2.83	1.03	5	2.80	1.30	1	1.00	.	17	3.18	1.13	123	2.81	1.09
Q31b. Ensuring that attention is paid to the environmental impact (the physical environment -- land, water, air) of Bank programs and strategies	10	3.20	1.40	47	3.45	1.02	6	3.67	1.21	3	2.67	.58	26	3.00	.89	11	2.91	1.30	5	3.00	1.58	2	3.00	.00	19	4.00	1.05	129	3.34	1.11
Q32b. Ensuring that attention is paid to gender disparities	10	3.30	1.16	45	3.40	.94	6	3.17	.98	2	3.00	.00	26	3.04	.87	13	3.00	.91	5	3.40	.55	3	2.00	1.00	18	3.83	1.15	128	3.29	.99

C. The Way The World Bank Does Business

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q33. Technical competence	10	4.20	.79	48	4.33	.60	5	3.40	1.14	5	4.00	.00	26	4.04	.60	10	4.10	1.10	5	4.60	.55	4	3.00	.82	18	4.44	.70	131	4.18	.74
Q34. Producing "knowledge" that is useful	10	3.90	.74	48	4.23	.69	5	3.40	.89	5	4.60	.55	26	3.92	.74	12	3.75	1.14	5	4.40	.89	3	3.33	1.15	18	4.28	.83	132	4.08	.82
Q35. Making the results of studies, analyses and advice readily available	9	3.89	1.05	45	4.22	.85	5	3.20	1.10	5	4.20	.45	26	3.73	1.00	13	2.92	1.32	5	4.40	.89	4	3.50	1.73	17	4.06	1.03	129	3.89	1.06
Q36. Sharing knowledge about international best practices	8	4.00	1.20	47	4.15	.91	5	3.00	.71	4	4.00	.00	26	3.81	1.06	12	3.17	1.27	5	3.60	.55	3	3.67	1.53	18	3.94	.94	128	3.87	1.01
Q37. Ability to adapt its knowledge to your country's needs	10	3.00	1.25	47	3.38	.77	5	2.60	.55	5	4.00	1.00	26	2.96	.82	12	3.00	.95	5	3.00	.71	3	1.67	.58	18	3.28	1.02	131	3.16	.92
Q38. Providing sound economic advice	10	3.70	1.06	45	3.64	.80	5	3.40	.89	5	4.20	.45	26	3.54	.71	13	2.85	.99	4	3.50	1.00	3	2.00	1.00	17	3.53	1.12	128	3.50	.92
Q39. Being accessible	10	4.00	1.05	45	4.00	.85	5	3.20	1.10	5	4.00	.71	26	3.54	.76	13	3.54	1.33	5	3.60	1.14	4	3.00	1.41	18	4.00	1.19	131	3.79	1.00
Q40. Straightforwardness in its dealings with you	10	4.10	1.10	49	3.69	1.10	5	3.60	1.67	5	4.20	.84	26	3.54	.81	13	3.23	1.30	5	3.60	1.34	3	2.33	1.53	16	3.81	.83	132	3.64	1.09
Q41. Maintaining consistent messages	10	3.70	1.16	49	3.71	.98	5	3.80	1.30	5	3.80	.84	26	3.58	.81	13	3.54	1.13	5	4.20	.84	4	2.50	1.29	16	3.44	.81	133	3.62	.97
Q42. Providing sound policy advice	10	3.50	.71	47	3.60	.83	5	3.40	1.14	4	4.25	.50	26	3.50	.58	13	3.23	1.09	5	3.20	.84	4	2.25	1.50	14	3.71	1.14	128	3.50	.90
Q43. Including local communities (beneficiaries) in the development of strategies	10	3.30	.95	45	3.42	1.03	5	3.00	1.22	4	2.50	.58	26	3.12	.82	13	3.15	1.14	5	3.20	.84	3	1.67	.58	12	3.08	1.08	123	3.19	1.00
Q44. Including civil society (NGOs, religious groups, interest groups) in the development of strategies	9	3.33	1.00	43	3.47	1.01	5	3.20	1.30	4	3.00	1.41	25	3.28	.68	13	3.31	1.03	5	3.80	.84	3	2.67	1.53	17	3.35	1.06	124	3.35	.97
Q45. Including local project experts in the development of strategies	10	3.70	1.06	47	3.72	.95	5	2.80	.84	3	4.00	1.00	25	3.04	.89	12	3.42	.90	5	3.80	.84	3	3.67	1.53	17	3.35	1.11	127	3.48	.99
Q46. Giving appropriate priority to poverty reduction	10	4.10	.74	48	3.65	1.00	5	3.60	.55	5	4.00	.71	26	3.46	.90	13	3.23	1.36	5	3.20	.84	4	3.50	1.29	17	3.65	1.17	133	3.59	1.01
Q47. Working in a participatory way with the Government	10	4.10	.88	47	3.87	.77	5	3.80	.84	5	4.40	.55	26	3.88	.82	9	3.78	.97	5	3.80	1.30	3	3.33	1.53	16	4.00	.97	126	3.90	.85
Q48. Lending in a way that promotes effective development	10	3.70	.95	49	3.43	.84	5	3.20	1.10	5	3.60	1.14	26	3.00	.98	9	3.00	1.00	5	2.60	.55	4	2.50	1.29	18	3.50	.99	131	3.28	.95

D. Priority Development Issues in Ghana
Ratings by Different Client Groups

Q49. Please indicate the level of priority (low, medium, high) with which you consider the following issues should be addressed in Ghana	PERCENTAGES OF CLIENTS RATING AS "HIGH PRIORITY"									
	All Clients	Senior Govt. Officials	Ministry and implementing agency employees (national level)	Ministry and implementing agency employees (Local level)	Private Sector	Bilateral or Multi-lateral Agency	NGO	Media	Academia/ Researcher	Other
Further developing the education system	88.1	100.0	89.8	60.0	60.0	88.5	90.0	100.0	75.0	90.0
Communicable disease	63.9	60.0	63.3	60.0	60.0	65.4	66.7	60.0	75.0	65.0
Political problems	14.5	40.0	10.2	0.0	0.0	12.0	2.3	0.0	25.0	16.7
Government effectiveness	57.1	80.0	49.0	0.0	80.0	57.7	72.7	20.0	25.0	83.3
Weak institutions	64.7	40.0	63.3	80.0	80.0	50.0	80.0	60.0	75.0	84.2
Lack of leadership	31.0	30.0	34.8	0.0	40.0	23.1	40.0	20.0	0.0	44.4
Crime/violence	39.9	70.0	41.7	20.0	20.0	30.8	60.0	20.0	25.0	40.0
The economy	86.5	90.0	87.8	60.0	80.0	88.5	100.0	80.0	50.0	89.5
Corruption	65.9	70.0	65.3	0.0	100.0	69.2	90.9	40.0	50.0	65.0
Poverty	86.2	100.0	84.8	80.0	80.0	84.6	81.8	80.0	100.0	88.9
Lack of respect for law and legislation	32.6	30.0	37.5	0.0	40.0	26.9	60.0	20.0	50.0	21.1
Social problems	34.9	30.0	39.6	40.0	40.0	23.1	30.0	0.0	75.0	42.1
Low incomes	64.4	60.0	26.5	80.0	60.0	50.0	50.0	60.0	50.0	73.7
Employment/income generating opportunities	78.2	60.0	79.6	80.0	60.0	69.2	90.0	100.0	75.0	89.5
Security	41.7	70.0	41.7	20.0	20.0	23.1	50.0	60.0	25.0	57.9
Access to health services	78.8	80.0	79.2	60.0	80.0	76.9	90.0	80.0	100.0	73.7
Mobilizing the private sector	57.1	20.0	49.0	20.0	80.0	80.8	60.0	60.0	25.0	73.7
Regional economic disparities within Ghana	36.8	30.0	34.7	20.0	20.0	23.1	70.0	40.0	50.0	52.6
Positioning Ghana for regional	46.2	40.0	40.8	40.0	40.0	61.5	50.0	60.0	25.0	44.4

integration in West Africa										
Small and medium enterprise (SME) development	72.4	70.0	63.3	80.0	20.0	84.6	80.0	60.0	75.0	90.0

Note: responses to question #50 (what other issue is a priority) are not available broken down by client group.

D. General Issues Facing Ghana

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q51. On a scale of 1-10, 1 meaning extremely pessimistic, 10 meaning extremely optimistic, please indicate your perspective on the future of the next generation in Ghana	10	8.30	1.77	47	7.21	1.53	4	7.00	1.41	5	7.80	1.64	24	6.54	2.02	10	6.70	1.34	5	7.00	.71	4	6.25	1.89	16	6.69	1.85	125	7.04	1.70

E. Project/Program Design and Implementation: Importance

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q52a. Taking account of country realities	4	5.00	.00	39	4.49	.82	5	4.60	.89	1	4.00	.	14	4.50	.94	9	4.22	1.30	1	3.00	.	3	4.00	1.00	13	4.62	.96	89	4.47	.91
Q53a. Involving the participation of beneficiaries	2	4.00	1.41	39	4.56	.75	5	4.60	.89	1	3.00	.	14	4.36	.74	9	4.22	1.39	1	3.00	.	3	4.00	1.00	12	4.42	.90	86	4.41	.89
Q54a. Involving local specialists	4	4.00	1.15	38	4.37	.91	5	4.60	.89	1	4.00	.	14	4.86	.36	9	4.22	1.09	1	4.00	.	3	4.33	.58	12	4.58	.67	87	4.45	.83
Q55a. Ensuring full government ownership and leadership of the design process	4	3.50	1.00	39	4.51	.79	5	4.00	.71	1	4.00	.	14	4.36	1.01	6	4.17	1.60	1	3.00	.	3	3.67	.58	12	4.42	1.00	85	4.32	.94
Q56a. Establishing the conditions for long-term sustainability	4	5.00	.00	39	4.46	.91	4	4.25	.96	1	4.00	.	14	4.86	.36	8	4.13	1.46	1	5.00	.	3	4.33	.58	13	4.62	.96	87	4.53	.89
Q57a. Helping to strengthen institutional capacity	4	5.00	.00	39	4.59	.64	4	4.25	.96	1	4.00	.	13	4.62	.51	8	4.88	.35	1	5.00	.	3	4.33	.58	12	4.75	.62	85	4.64	.59
Q58a. Contributing to smooth teamwork among external donors and Ghanaian counterparts	4	4.50	1.00	39	4.44	.75	4	4.50	1.00	1	4.00	.	14	4.43	.51	7	4.86	.38	1	5.00	.	3	4.67	.58	11	4.45	1.21	84	4.49	.77
Q59a. Being flexible to adjust to changing country circumstances	4	3.50	1.29	39	4.33	.90	5	4.00	.71	1	3.00	.	14	4.71	.47	9	4.11	1.36	1	5.00	.	3	4.00	1.00	13	4.46	.97	89	4.31	.94
Q60a. Being flexible to adjust to changing project/program circumstances	3	3.33	1.15	39	4.44	.79	5	4.00	.71	1	4.00	.	11	4.73	.47	9	4.11	1.36	1	5.00	.	2	4.50	.71	12	4.17	1.19	83	4.34	.91
Q61a. Disbursing funds promptly	4	5.00	.00	39	4.49	.82	5	4.20	.84	1	3.00	.	13	4.54	.66	8	4.13	1.46	1	5.00	.	3	4.67	.58	13	4.46	1.13	87	4.46	.90
Q62a. Working efficiently	4	4.75	.50	39	4.62	.63	4	4.00	.82	1	3.00	.	14	4.71	.47	7	4.71	.49	1	4.00	.	3	4.67	.58	11	4.55	1.04	84	4.58	.68
Q63a. Effectively monitoring and evaluating its projects and programs	4	5.00	.00	39	4.77	.48	4	4.00	.82	1	4.00	.	12	4.83	.39	8	4.50	.93	1	4.00	.	3	4.67	.58	12	4.75	.62	84	4.70	.58
Q64a. Collaborating with partners in Government on Bank-sponsored projects and programs in Ghana	4	4.25	.96	39	4.59	.64	4	4.00	.82	1	4.00	.	13	4.77	.44	6	4.83	.41	1	5.00	.	3	4.67	.58	11	4.73	.65	82	4.61	.62
Q65a. Safeguarding against corruption in projects/programs that it funds with its procurement rules	4	4.50	1.00	39	4.54	.68	4	4.25	.96	1	3.00	.	14	4.79	.58	9	4.78	.67	1	5.00	.	2	4.50	.71	12	4.75	.87	86	4.60	.72

E. Project/Program Design and Implementation: Effectiveness

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Q52b. Taking account of country realities	4	3.50	.58	36	3.39	1.05	5	3.80	.84	1	3.00	.	14	3.29	.83	9	3.22	1.30	1	3.00	.	2	1.50	.71	11	3.27	1.01	83	3.31	1.01
Q53b. Involving the participation of beneficiaries	3	3.33	1.53	36	3.81	1.06	5	3.60	1.34	1	3.00	.	14	3.36	.93	9	2.89	1.27	1	3.00	.	3	3.33	.58	12	3.75	1.14	84	3.56	1.09
Q54b. Involving local specialists	4	3.25	1.26	36	3.53	.94	5	3.40	1.52	1	4.00	.	13	3.08	1.04	9	3.33	1.00	1	4.00	.	3	2.00	1.00	12	3.75	.87	84	3.40	1.02
Q55b. Ensuring full government ownership and leadership of the design process	4	2.75	1.71	37	3.41	1.12	5	3.40	.89	1	3.00	.	14	3.14	1.03	6	3.00	1.41	1	3.00	.	2	2.00	1.41	12	3.58	.90	82	3.28	1.10
Q56b. Establishing the conditions for long-term sustainability	4	2.75	.96	37	3.30	1.02	4	2.50	1.00	1	4.00	.	14	3.07	1.14	8	2.75	.71	1	5.00	.	3	2.33	.58	12	3.42	1.16	84	3.15	1.05
Q57b. Helping to strengthen institutional capacity	4	3.50	1.00	37	3.57	.80	4	3.50	.58	1	3.00	.	13	3.15	.90	8	3.75	.89	1	5.00	.	2	3.00	.00	12	3.50	1.00	82	3.50	.85
Q58b. Contributing to smooth teamwork among external donors and Ghanaian counterparts	4	4.25	.96	37	3.62	.89	4	3.50	.58	1	4.00	.	13	3.23	.73	7	3.86	.69	1	5.00	.	1	5.00	.	12	3.67	1.07	80	3.65	.89
Q59b. Being flexible to adjust to changing country circumstances	4	2.75	1.26	37	3.22	.85	5	3.00	.71	1	4.00	.	14	3.00	.68	9	2.44	1.13	1	5.00	.	3	3.33	.58	13	3.00	.82	87	3.07	.89
Q60b. Being flexible to adjust to changing project/program circumstances	2	3.00	1.41	37	3.51	.96	5	3.20	.84	1	4.00	.	13	3.00	1.00	8	2.50	.93	1	5.00	.	2	3.50	.71	12	3.33	.89	81	3.30	.98
Q61b. Disbursing funds promptly	4	2.50	1.73	37	3.62	1.16	5	3.60	1.34	1	3.00	.	13	3.08	.86	8	2.88	1.46	1	5.00	.	3	2.67	1.15	13	3.08	1.12	85	3.31	1.20
Q62b. Working efficiently	4	3.50	1.00	36	3.75	.91	4	3.00	.00	1	4.00	.	13	3.62	.77	7	3.43	.79	1	4.00	.	3	3.33	1.53	11	3.64	.92	80	3.62	.86
Q63b. Effectively monitoring and evaluating its projects and programs	4	4.25	.96	37	4.16	.93	3	4.33	1.15	1	3.00	.	13	3.31	1.18	7	4.14	.90	1	3.00	.	3	4.00	1.00	11	4.18	.75	80	4.00	.98
Q64b. Collaborating with partners in Government on Bank-sponsored projects and programs in Ghana	4	3.50	1.00	37	3.81	.91	4	3.75	.96	1	3.00	.	13	3.31	.85	7	4.00	1.00	1	5.00	.	3	3.33	1.53	11	3.91	.94	81	3.73	.94
Q65b. Safeguarding against corruption in projects/programs that it funds with its procurement rules	4	3.00	1.15	37	3.95	.78	4	3.50	.58	1	4.00	.	14	3.29	1.27	8	3.50	1.20	1	4.00	.	2	3.00	.00	11	3.82	1.17	82	3.68	.99

E. Project/Program Design and Implementation: Importance (continued)

	bq1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
Q66a. Staying involved in projects for as long as is necessary to ensure results	5	5.00	.00	40	4.30	.88	5	3.80	1.79	2	4.00	.00	22	4.59	.67	8	5.00	.00	3	4.67	.58	3	3.67	.58	17	4.71	.69	105	4.48	.83		
Q67a. Helping to build capacity at the community level	5	4.80	.45	41	4.24	1.02	5	4.20	.84	2	4.00	1.41	22	4.32	.78	11	4.36	1.29	3	5.00	.00	2	4.50	.71	17	4.59	.80	108	4.37	.92		
Q68a. Informing Ghanaians about World Bank projects and programs	5	4.40	.89	41	4.17	.95	5	4.00	1.00	2	3.00	1.41	22	4.27	.88	10	4.80	.42	3	4.67	.58	3	4.67	.58	16	4.13	1.20	107	4.25	.94		
Q69a. Treating Government officials as equal partners in developing strategies for Ghana	5	4.60	.89	43	4.44	.77	5	3.80	1.30	1	4.00	.	22	4.55	.80	9	4.89	.33	3	5.00	.00	3	4.67	.58	15	4.53	.99	106	4.51	.81		
Q70a. Appropriately adapting the use of procurement rules to programmatic lending	5	4.80	.45	43	4.63	.62	5	4.00	1.00	1	3.00	.	21	4.33	.86	7	4.86	.38	3	4.67	.58	3	4.33	.58	15	4.47	1.06	103	4.51	.77		
Q71a. Being more flexible than in project lending in allocation of resources to different components of the sector program	5	4.40	.89	41	4.46	.64	5	3.80	.84	1	4.00	.	20	4.30	.66	8	4.25	1.39	2	3.50	2.12	3	4.33	.58	12	4.42	.79	97	4.34	.79		
Q72a. Getting the program to implementation quickly enough for Ghana's needs	5	4.80	.45	42	4.62	.66	5	4.40	.89	2	4.50	.71	22	4.77	.53	11	4.73	.90	3	5.00	.00	2	5.00	.00	16	4.31	1.25	108	4.63	.77		
Q73a. Supporting Government program managers in resolving implementation problems	5	4.60	.55	42	4.57	.74	5	4.40	.89	2	5.00	.00	22	4.68	.57	10	5.00	.00	3	5.00	.00	3	4.67	.58	15	4.53	1.13	107	4.64	.72		
Q74a. Enforcing transparency in implementation	5	5.00	.00	42	4.62	.66	5	4.60	.89	2	4.00	1.41	22	4.86	.35	11	4.82	.60	3	4.67	.58	3	5.00	.00	16	4.69	.87	109	4.72	.64		

E. Project/Program Design and Implementation: Effectiveness (continued)

	bq1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
Q66b. Staying involved in projects for as long as is necessary to ensure results	5	4.20	.84	40	3.63	1.05	5	3.60	.89	2	2.00	1.41	21	3.52	.75	8	3.75	1.04	3	3.33	1.53	1	5.00	.	15	3.73	.88	100	3.63	.98		
Q67b. Helping to build capacity at the community level	5	3.40	1.14	40	3.35	.89	5	3.40	.89	2	4.50	.71	22	2.95	.58	10	3.10	1.29	3	3.00	1.73	1	2.00	.	15	3.07	.96	103	3.20	.93		
Q68b. Informing Ghanaians about World Bank projects and programs	5	3.40	1.52	38	3.32	1.04	5	3.00	.71	2	4.00	.00	22	2.50	.80	10	3.20	1.03	3	3.33	1.53	3	3.00	2.00	15	2.60	1.12	103	3.02	1.08		
Q69b. Treating Government officials as equal partners in developing strategies for Ghana	4	4.00	1.41	42	3.45	.80	5	3.40	1.14	1	3.00	.	22	3.36	.58	8	3.50	.93	3	3.67	1.53	2	1.50	.71	15	3.33	1.11	102	3.40	.90		
Q70b. Appropriately adapting the use of procurement rules to programmatic lending	5	3.60	.89	42	3.76	1.03	5	3.40	.55	1	4.00	.	21	3.38	1.02	5	3.60	1.34	3	4.67	.58	1	3.00	.	14	3.57	1.09	97	3.64	1.01		
Q71b. Being more flexible than in project lending in allocation of resources to different components of the sector program	5	3.80	.84	39	3.62	.85	5	3.40	.55	1	4.00	.	19	3.16	.69	5	2.60	1.14	2	4.00	1.41	1	4.00	.	12	3.25	1.14	89	3.43	.89		
Q72b. Getting the program to implementation quickly enough for Ghana's needs	5	3.40	.89	39	3.36	.96	5	3.40	1.52	2	4.50	.71	22	2.82	.85	10	2.90	1.29	3	3.67	1.15	2	1.50	.71	15	2.67	1.05	103	3.10	1.06		
Q73b. Supporting Government program managers in resolving implementation problems	5	3.80	.84	40	3.80	.91	5	3.80	.84	2	4.00	1.41	22	2.91	.97	7	3.57	.98	3	3.33	1.53	1	2.00	.	14	3.14	.77	99	3.46	.98		
Q74b. Enforcing transparency in implementation	5	3.60	.55	40	4.13	.76	5	4.00	.71	2	3.50	2.12	22	3.32	1.17	10	3.20	1.32	3	3.00	1.00	2	2.00	.00	15	3.53	1.25	104	3.66	1.08		

E. Project/Program Design and Implementation (continued)

	ba1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
Q75. The Government supports and takes responsibility for implementing Bank supported programs and projects in Ghana	6	7.33	3.33	43	7.74	1.98	5	8.20	2.05	4	7.50	2.08	23	7.26	2.07	8	9.00	1.20	3	4.00	2.65	3	4.00	1.00	16	7.00	2.56	111	7.41	2.27		
Q76. The Bank's procurement requirements hinder efficient project implementation	6	6.33	3.50	43	4.84	2.82	5	4.60	2.30	3	5.33	1.53	22	6.23	2.41	9	7.11	2.42	3	5.33	3.79	3	6.67	3.06	14	5.57	3.01	108	5.56	2.77		
Q77. Different procurement requirements among donors are likely to pose a problem for programming lending	6	8.50	1.97	40	6.98	2.65	4	7.75	2.63	4	8.25	2.06	22	7.32	2.44	8	9.00	1.41	3	8.33	2.08	2	9.50	.71	13	8.08	1.85	102	7.61	2.37		

F. Role of The Country Office: Importance

	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
role1a. being able to deal with matters locally, without having refer to headquarters	6	4.50	.84	43	4.44	.77	3	3.00	.00	5	4.60	.89	24	4.58	.65	10	4.00	1.33	4	4.50	.58	2	5.00	.00	15	4.60	.83	112	4.44	.84
role2a. improving understanding of the Bank's role and program of assistance to Ghana	6	4.67	.52	43	4.51	.59	4	3.75	.96	5	4.00	.00	24	4.71	.46	11	4.36	.81	4	4.50	1.00	3	5.00	.00	18	4.72	.67	118	4.54	.64
role3a. explaining Bank policies and procedures	6	4.83	.41	45	4.47	.76	4	3.25	1.26	5	4.40	.55	24	4.67	.48	13	4.69	.63	4	4.50	1.00	4	4.50	1.00	17	4.65	.70	122	4.53	.73
role4a. communicating with diverse groups in the country affected by the Bank program	6	4.17	.75	42	4.33	.69	4	3.50	.58	5	4.00	.71	23	4.61	.58	13	4.62	.65	4	4.75	.50	4	3.75	1.50	17	4.59	.71	118	4.40	.73
role5a. helping to build expertise among local development specialists	6	4.50	.84	44	4.41	.84	3	4.00	1.00	5	3.80	1.10	24	4.87	.34	12	4.50	1.24	4	5.00	.00	4	3.75	1.50	19	4.42	1.17	121	4.48	.92
role6a. responding quickly to requests	6	4.67	.82	45	4.58	.75	4	3.25	.50	5	4.40	.55	24	4.83	.38	12	4.83	.58	4	4.25	.96	3	4.67	.58	17	4.47	.80	120	4.58	.72
role7a. helping to make project implementation efficient	5	5.00	.00	45	4.76	.43	4	4.25	.96	4	4.50	.58	23	4.91	.29	11	4.73	.65	3	4.33	1.15	2	4.50	.71	15	4.60	.91	112	4.73	.57
role8a. providing flexibility when standard Bank procedures do not fit the country situation	5	5.00	.00	40	4.40	.96	2	3.50	.71	5	4.00	1.00	23	4.74	.45	10	4.80	.42	4	4.50	.58	2	5.00	.00	15	4.07	1.28	106	4.47	.88
role9a. helping to disseminate development knowledge and best practice	6	4.67	.52	44	4.52	.73	3	3.67	1.15	5	4.00	.71	24	4.79	.41	13	4.69	1.11	4	4.50	1.00	3	4.00	1.73	17	4.59	.62	119	4.55	.77

F. Role of The Country Office: Effectiveness

	bq1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
role1b. being able to deal with matters locally, without having refer to headquarters	6	3.50	.84	42	3.69	.87	3	3.00	.00	4	3.25	1.50	22	3.45	.96	8	3.75	1.04	3	3.00	1.73	2	3.00	.00	14	3.57	1.16	104	3.55	.96		
role2b. improving understanding of the Bank's role and program of assistance to Ghana	6	3.50	.84	43	3.74	.98	4	3.50	1.29	4	3.75	.96	23	3.17	.72	11	3.27	1.01	4	3.25	.96	3	2.33	1.53	17	3.71	.99	115	3.50	.97		
role3b. explaining Bank policies and procedures	6	3.33	1.21	44	3.57	1.09	4	3.00	.82	4	3.25	.96	22	3.32	.89	13	3.08	.95	4	3.50	1.00	4	3.25	.50	16	3.44	.89	117	3.39	.97		
role4b. communicating with diverse groups in the country affected by the Bank program	5	3.00	1.22	38	3.29	.96	4	3.00	.82	3	3.33	.58	22	2.95	.95	13	3.00	1.29	4	3.75	.96	3	2.33	1.15	14	3.50	1.02	106	3.18	1.01		
role5b. helping to build expertise among local development specialists	6	3.33	1.03	43	3.26	.90	4	3.75	.96	3	4.00	1.00	24	3.04	.91	12	3.08	1.00	4	3.50	1.29	4	2.50	1.00	18	3.28	1.02	118	3.22	.95		
role6b. responding quickly to requests	6	3.17	1.33	44	3.50	.88	4	3.00	.00	3	3.33	.58	23	3.17	.89	11	3.45	.93	4	2.75	.96	3	2.67	1.53	16	3.38	1.02	114	3.32	.93		
role7b. helping to make project implementation efficient	5	3.40	.89	43	3.81	.70	4	4.00	.82	2	3.50	.71	22	3.23	.81	10	3.60	.97	2	3.00	1.41	2	2.50	.71	14	3.50	1.09	104	3.57	.86		
role8b. providing flexibility when standard Bank procedures do not fit the country situation	5	3.00	1.22	39	3.15	1.11	2	3.00	.00	3	2.33	1.15	22	2.95	.90	8	3.13	.99	4	2.75	.96	2	2.50	.71	15	2.73	1.16	100	2.98	1.03		
role9b. helping to disseminate development knowledge and best practice	6	2.83	1.17	42	3.79	.81	3	3.00	1.00	4	3.75	.96	23	3.48	.90	13	3.31	1.55	4	3.50	1.00	3	3.33	1.15	16	3.88	1.02	114	3.59	1.01		

G. Donor Coordination: Importance

	bq1. Which of the following best describes your current position?																															
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total				
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean
donor1a. helping attract project co-financing from other donors	7	4.86	.38	46	4.50	.78	4	4.00	1.15	4	4.00	.82	23	4.78	.52	9	4.56	.88	4	4.50	.58	3	5.00	.00	16	4.75	.58	116	4.59	.71		
donor2a. helping to harmonize the policies and procedures of donors collaborating on programs of support	8	4.88	.35	46	4.22	.89	4	4.25	.96	5	4.60	.55	23	4.83	.39	9	4.67	.71	4	4.25	.96	3	5.00	.00	16	4.50	.82	118	4.49	.77		
donor3a. helping to reduce the duplication of donor efforts	8	4.63	.74	46	4.54	.69	3	4.33	1.15	5	4.60	.55	23	4.83	.39	10	4.90	.32	4	4.50	1.00	3	4.67	.58	16	4.31	1.14	118	4.60	.72		
donor4a. helping strengthen the Government's donor management capacity	7	4.57	.79	46	4.59	.62	4	4.00	.82	5	4.00	.71	23	4.78	.42	10	4.80	.42	4	5.00	.00	2	4.00	.00	18	4.67	.69	119	4.61	.61		
donor5a. using consultative groups to advance donor support for Ghana's development agenda	7	4.86	.38	46	4.52	.75	4	4.00	.82	5	4.00	.71	22	4.77	.43	10	4.80	.63	4	5.00	.00	2	4.50	.71	16	4.88	.34	116	4.64	.64		
donor6a. helping ensure that donors deliver on their CG commitments	7	4.71	.49	42	4.64	.66	4	4.25	.96	5	4.00	1.00	22	4.77	.43	10	4.80	.42	4	5.00	.00	1	5.00	.	16	4.81	.40	111	4.68	.59		

G. Donor Coordination: Effectiveness

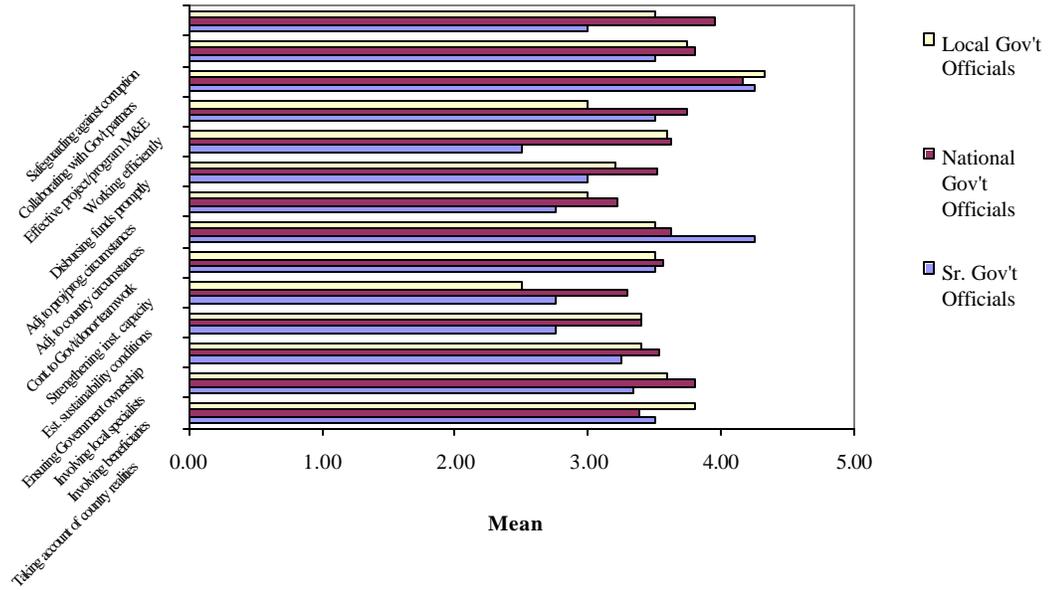
	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
donor1b. helping attract project co-financing from other donors	7	3.71	.95	42	3.86	.78	4	4.00	.82	4	3.00	.82	21	3.62	.86	8	3.50	.93	4	3.00	1.41	2	4.50	.71	15	3.87	.92	107	3.73	.87
donor2b. helping to harmonize the policies and procedures of donors collaborating on programs of support	8	4.38	.74	40	3.60	.81	4	3.75	.96	5	2.60	.55	21	3.57	1.03	7	3.29	.76	4	3.00	.82	3	3.33	.58	15	3.47	.92	107	3.54	.89
donor3b. helping to reduce the duplication of donor efforts	8	3.50	1.20	41	3.51	.95	4	2.50	.58	5	3.20	.84	21	3.24	1.22	9	3.22	1.30	4	3.25	.96	1	2.00	.	15	3.20	.94	108	3.31	1.04
donor4b. helping strengthen the Government's donor management capacity	8	3.38	1.30	41	3.63	.99	4	3.25	.50	5	3.40	.89	22	3.05	1.13	8	3.63	.92	2	3.00	1.41	2	3.00	1.41	18	3.61	.98	110	3.45	1.03
donor5b. using consultative groups to advance donor support for Ghana's development agenda	7	3.43	1.27	41	3.83	.92	4	3.50	.58	4	3.75	1.26	21	3.67	.86	9	3.67	.87	4	3.75	.96	3	4.00	1.00	16	4.06	1.06	109	3.78	.94
donor6b. helping ensure that donors deliver on their CG commitments	7	3.00	1.29	39	3.36	.93	4	3.50	.58	4	3.00	.82	19	2.79	.98	6	3.17	.75	4	2.25	1.26	2	2.50	.71	15	3.13	.92	100	3.11	.96

H. Working with Others in Your Country

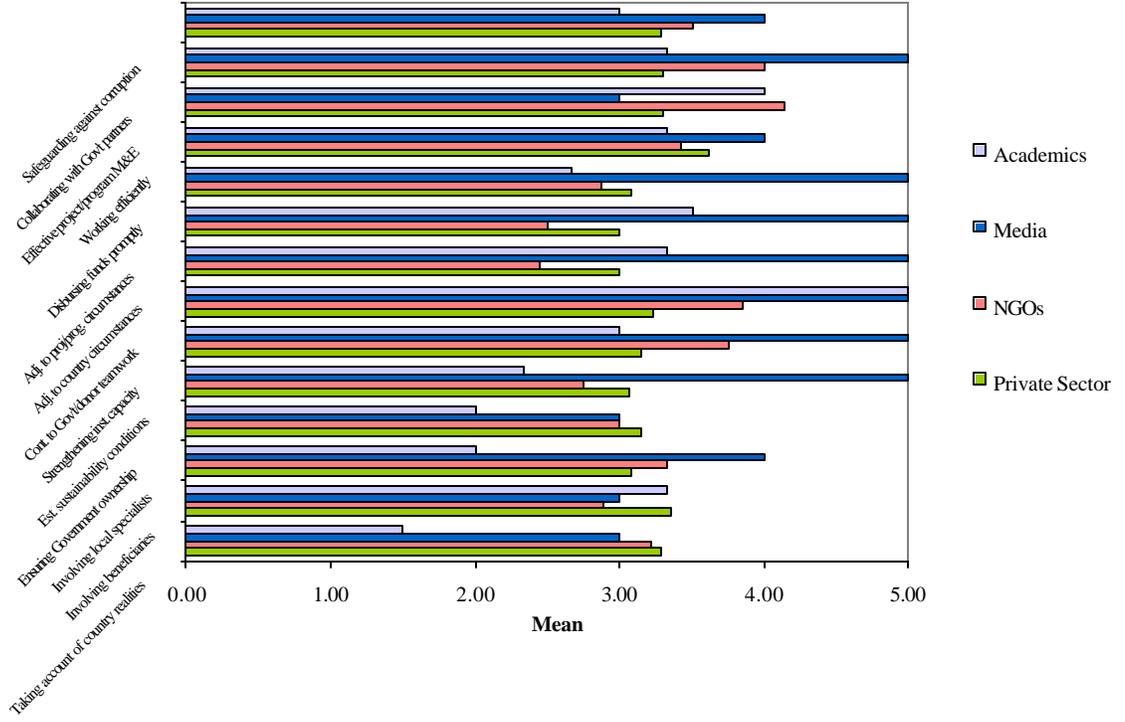
	bq1. Which of the following best describes your current position?																													
	PM, Minister, Minister, Permanent Secretary, Parliamentarian			Employee of the ministry, ministerial dept. or implementation agency			Local government official or staff			Bilateral or multilateral agency			Private sector organization			NGO			Media			Academia or researcher			Other			Total		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
other1. The World Bank works well with civil society	8	3.50	.93	45	3.60	.65	3	4.00	.00	5	3.40	1.14	25	3.48	.82	13	3.00	1.15	4	3.75	.50	4	3.00	.82	19	3.26	.93	126	3.44	.83
other2. The World Bank works in partnership with the Government	8	4.38	.52	46	4.00	.70	4	4.25	.50	5	4.60	.55	25	4.04	.68	13	4.38	.77	4	3.75	.50	4	2.75	1.50	18	4.28	.57	127	4.09	.74
other3. The World Bank is ready to learn from its partners (e.g. Government, other donors, NGOs, think-tanks, academia)	8	3.50	.93	46	3.46	.78	4	3.75	.50	5	3.40	.89	25	3.32	.99	13	3.54	.88	4	3.50	1.29	4	2.75	1.26	19	3.21	.85	128	3.39	.87
other4. The World Bank works well with the media	8	3.75	1.04	46	3.43	.75	4	3.75	.96	5	3.40	1.14	25	3.44	.82	13	3.08	.86	4	3.75	1.26	4	3.00	1.41	19	2.95	.71	128	3.35	.86

Project/Program Design and Implementation: Effectiveness Section 1

Section 1: Effectiveness Rating by Government Officials

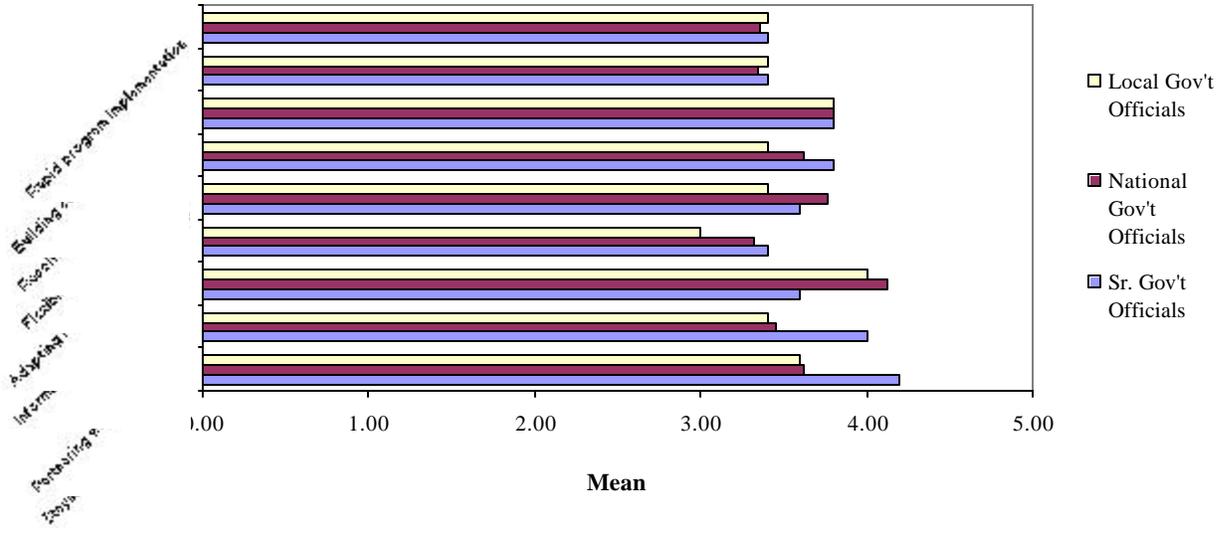


Section 1: Effectiveness Rating by Civil Society (NGOs, Media, Private Sector, Academia)

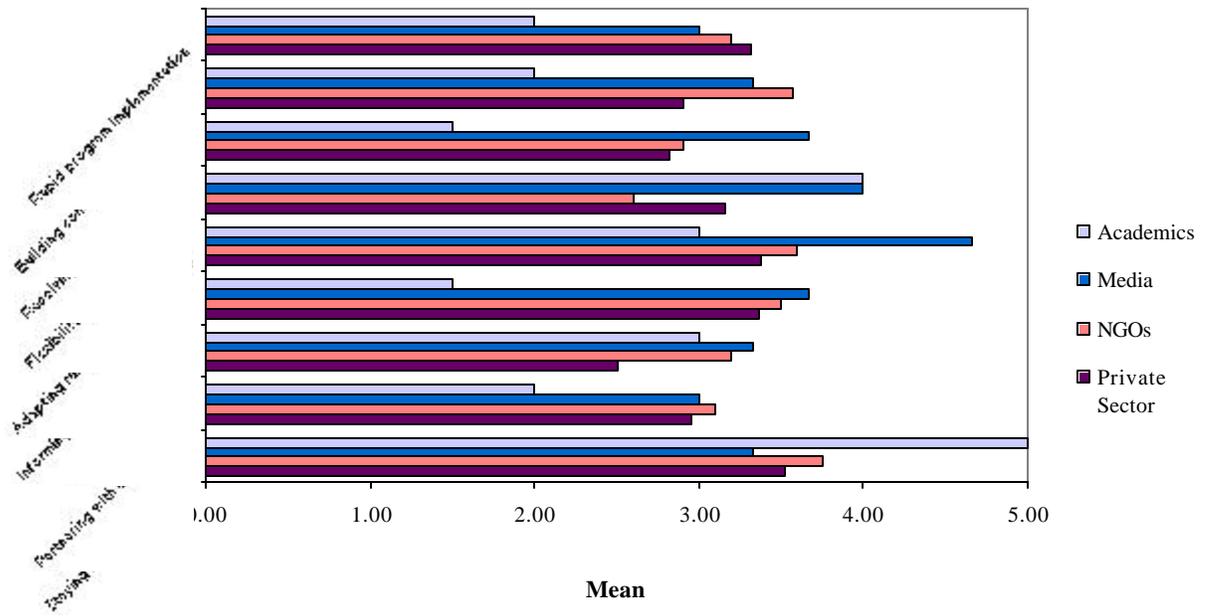


Project/Program Design and Implementation: Effectiveness Section 2

Section 2: Effectiveness Rating by Government Officials

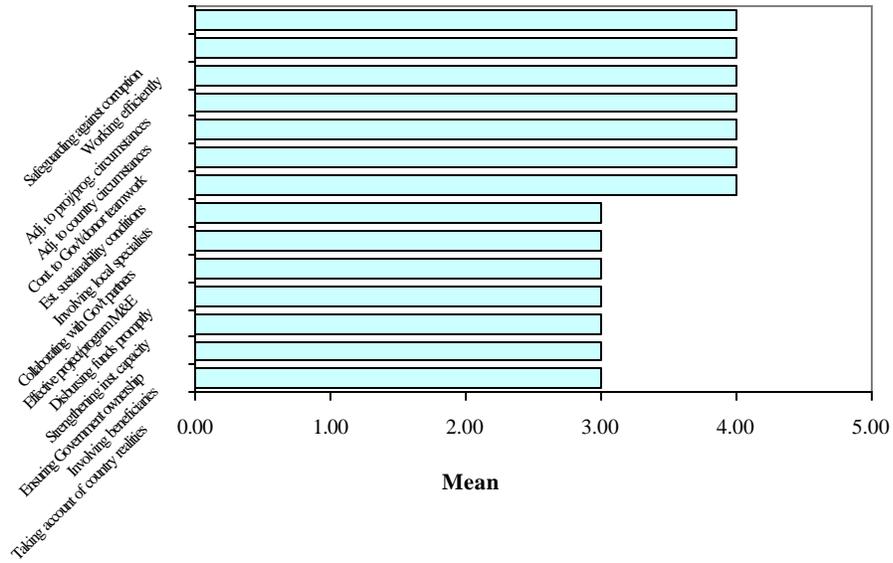


Section 2: Effectiveness Rating by Civil Society (NGOs, Media, Private Sector, Academia)

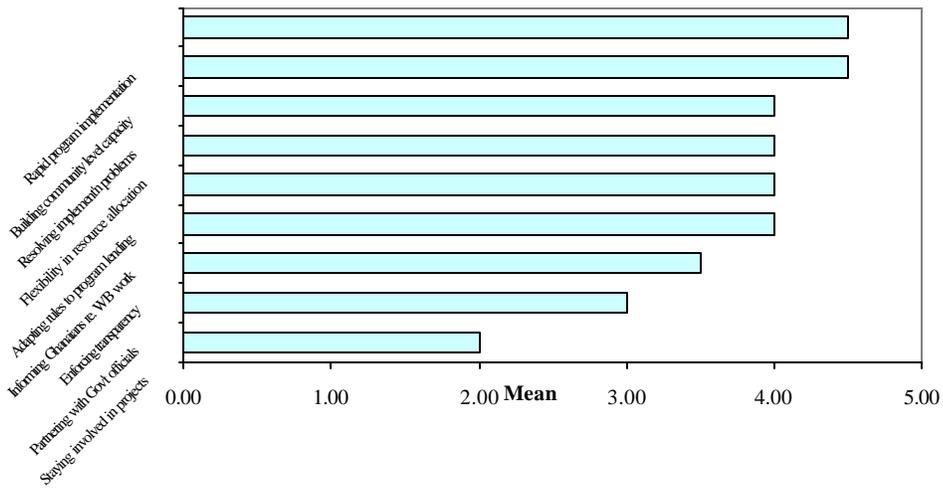


Project/Program Design and Implementation: Effectiveness

Section 1: Effectiveness Rating by Donors



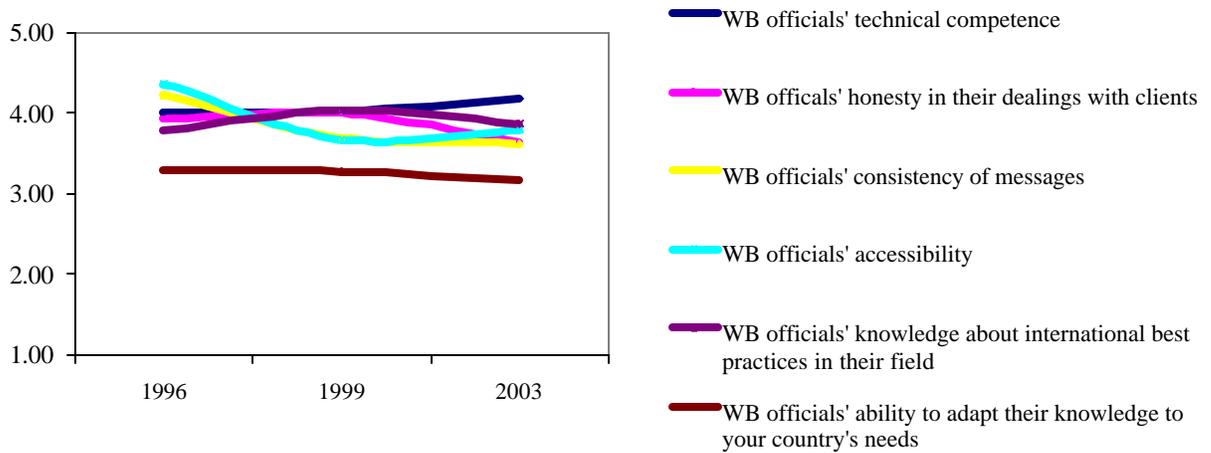
Section 2: Effectiveness Rating by Donors



GHANA: COMPARISON OF CLIENT SURVEY RESULTS 1996-2003

(Charts show Clients' Satisfaction/Effectiveness Ratings, on a 5-point scale)

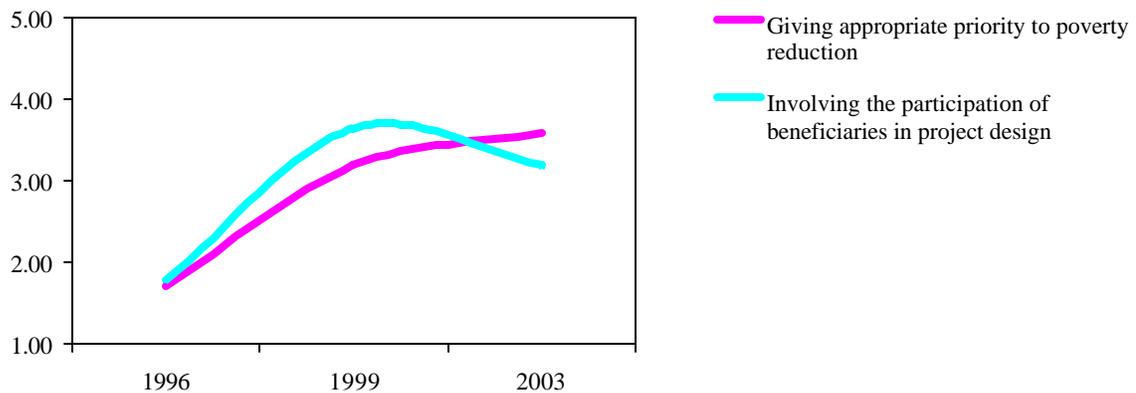
1. WORLD BANK STAFF'S SKILLS AND BEHAVIOR



2. KEY AREAS OF WORLD BANK ACTIVITY



3. THE WAY THE WORLD BANK WORKS



WORLD BANK CLIENT SURVEY 2003
GHANA

REPORT

KWAME SAKYI
APRIL 15, 2003

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1.0. Introduction

2.0. The Client Survey Process

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3.0. Key Issues

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1.0. Introduction:

The World Bank's development paradigm, which has evolved within the past decade, has attached high priority to issues measuring client satisfaction as a means of maximizing the impact of the Bank's activities. Client surveys, pioneered by the Bank's Africa Region, now form an integral part of that development process. The surveys form a part of a vital precondition, which ensures that the Bank's development process benefits all parties and also allows the Bank to identify its organizational strengths and weaknesses.

2.0. The Client Survey Process:

The purpose of the mission was, therefore, to seek clients' views on issues dealing with the Banks' performance since the last survey and the impact of its poverty reduction activities. The Consultant carried out the task over a thirty (30) day period per the Terms of Reference (TOR). Issues addressed include the effectiveness of the banks' communication of its poverty reduction programs, level of agreement between Ghana and the bank, capacity building programs, loan conditionalities, procedures, degree of partnership and the effects of adjustment and investment lending instruments on the Ghanaian economy. Other issues appropriate to a comprehensive identification of the Bank's strengths and weaknesses were also examined in addition to those included in the questionnaire furnished by OQKS.

The Client Survey consisted of quantitative and qualitative segments. About three hundred people were selected from government, ministry, implementing agencies, private sector organisations, bilateral and multilateral agencies and civil society to participate in the quantitative survey by the Bank. Copies of the quantitative survey questions were either mailed or hand delivered to the participants.

Out of the three hundred plus people selected for the first part of this exercise, sixty-seven (67) were picked to participate in the qualitative segment. With the exception of the 67 people selected for part two, all other participants were instructed to return their completed questionnaires to the Bank's Accra office.

The consultant was tasked to conduct systematic interviews, solicit opinions from the interviewees and evaluate the products and services offered by the bank based on the opinions expressed by the respondents. To ensure a successful completion of the assignment, several persons in both the Ghana Office and Washington were very helpful. Ms. Emmabel Hammond (Ghana Office) was of immense assistance and even provided guidance on a continuous basis.

2.1. Qualitative Interviews

Participants for the qualitative interview portion of the client survey were drawn from the Office of the President, Legislature, Ministries, Departments and Agencies (MDA'S), Public Financial Institutions, Private Sector (including professional associations), NGO'S, Civil Society and Academia, Development partners, Media, Individuals, District / Municipal Assemblies and Traditional Authorities.

All appointments for the interviews were set by phone. In over seventy percent (70%) of the cases, appointments were either cancelled at the eleventh hour by the interviewees or they (i.e. appointments) were not honoured. As a result, the appointments almost always had to be rescheduled. After a few of such experiences, the consultant decided that if an individual cancelled or failed to honor two appointments in a row, a substitute interviewee of similar calibre from the same organisation would be selected to fill the vacancy. The originally scheduled interviewees actually decided on the best person within their respective organisations to represent them. In some instances, especially with regard to the Ministers of State, the consultant made recommendations and his recommendations accepted.

The consultant met with about seventy-five people either as individuals or in groups. In all, sixty- five (65) out of the list of sixty- seven (67) people provided by the Bank were interviewed. Over ninety five percent (95%) of the interviews were conducted with individuals. The few group interviews conducted also proved beneficial because different dimensions to issues were brought by the additional staff members.

The completed qualitative questionnaires (part I) were collected from the respondents and delivered together with the interview answers to the country office at the end of the exercise. A few of the interviewees chose to mail in or return their completed questionnaires prior to our appointment.

3.0. Key Issues

Question

- 1. To what extent do you feel there is agreement between your country and the World Bank on development objectives and priorities? How effective is the Country Assistance Strategy (CAS) process as a way of reaching such agreement?**

Most respondents believe that though there was no agreement until recently, it got stronger with GPRS. Officially there is agreement between the World Bank and the Government of Ghana. This has been in existence for a long time. The agreement has been positive especially with regards to policy advice and funding of projects.

Unofficially, reaction from the public and media shows that there is no agreement on objectives and priorities. Conceptual differences can also be found between the two parties. It is also contended that the degree of the government's agreement and the circumstances leading to the agreement have not always been in the interest of the nation.

Despite the two varying positions the two opposing respondents maintain a common opinion in that the Government of Ghana and the World Bank take different positions when it comes to implementation of projects and that, perhaps, creates the impression that the two parties (i.e. the government and the Bank) do not agree on development issues.

CAS:

A good number of the respondents are not familiar with the Country Assistance Strategy process. As a result, the number of answers obtained was limited. Some of those familiar with CAS indicated that it is an effective process, which allows a wide degree of correspondence and dialogue. It provides a forum for key issues to be discussed. As a means of planning, CAS has also been very effective. The Bank has had a "hands-off" approach during the process but has exerted its influence when it had to. The effectiveness of CAS depends on the sincerity of the players involved.

Others indicated that the CAS is a "boiler plate" program which is applied to all clients and disregards inputs from civil society. In their opinion it has been ineffective.

Consultant's Recommendations

- Since CAS is a means of planning, the various client groups (senior government officials, private sector representatives, implementing agency staff, donors and civil society) need to know what it is and entails.
- The Bank should, therefore embark on a special program to teach CAS to the ministries, department and agencies (MDAs) involved in Bank project.
- It is further recommended that the Bank also educates private sector government officials and personnel from key civil society organizations and institutions about the CAS process. Such a program will make the participation of these groups in future CAS processes meaningful and productive.
- The Government of Ghana must, as part of the CAS process develop and have its own plans. The donors should also have their own plans. The others should, likewise, have their inputs. The Bank would then play the role of a facilitator and bring all the players together for dialogue. This will not only increase participation but also the depth of the dialogue.

Question**2. How well do you think the Bank communicates its mission to reduce poverty to various client groups (senior government officials, implementing agency staff, private sector representatives, donors, civil society) in Ghana?**

All respondents indicated that the World Bank communicates, very effectively, its mission to reduce poverty to the government. As part of this mission, it provides technical support and makes its experience available to the country.

Though the Bank communicates its mission well with government, respondents find its communication with the rest of society doubtful. Its mission lacks message clarity. Some respondents wondered why the Bank communicates so effectively with government but has not done much to improve its communication with the other clients, especially the private sector, during the past three (3) years. The Bank does a lot of talking but backs it with little action.

Communication with the donor community also falls short. There even seems to be competition between the donors and the Bank. This is a rather unhealthy relationship, which needs to be addressed with utmost urgency.

Others felt that perhaps it might be the Government of Ghana, which fails to explain its policies to the people.

The private sector is not happy either with the way the Bank has been communicating its mission to it. It rates the bank's communication as very poor. The private sector has no idea as to which direction the Bank is heading with poverty reduction. It would like to see the Bank interact frequently with the sector, at least to exchange ideas.

Respondent, therefore, proposed that the Bank organize regular interaction, (such as fora) with the private sector to discuss the bank's mission for cooperation. They would like this to be a two- way communication process.

Other respondents also suggested that:

- Public relation units are created within implementing agencies to inform and educate the public as to the Bank's mission. This should be made a mandatory part of future project design.
- Communication and interaction should start from the ground (i.e. districts) and allowed to flourish.
- Policies should be easily articulated through radio and TV programs, schools, information vans, print media, chiefs and other traditional authorities.

- The World Bank should stimulate debate and use its intellectual capital to make all of above a reality.

Consultant's Recommendations

- A public relations program should be instituted, on a trial basis, immediately, by the Bank to address the communication problem. It should be designed to inform and educate all clients on the Bank's current mission.
- The program could take the form of briefings at small group gatherings, city / village halls, question and answer fora and other forms of fora. It should cover all current bank projects.
- As a pilot program it could be held about four to six times a year in all ten regions of the country.
- An assessment should be made of the pilot immediately after the last exercise to measure the impact. Lessons learned would then help in incorporating the public relation units into future project designs.
- To minimize cost, the position should be on a part time basis, preferably using a consultant or other professional.

Question

- 3a. In your opinion, was the World Bank helpful to your Government in preparing the Ghana Poverty Reduction Strategy (GPRS)? If yes, in what ways, e.g. consultations with stakeholders, private, sector, communicates, etc.**

Here is a mixed bag of answers. Some of the interviewees feel that the Bank was helpful to Ghana in the preparation of the GPRS document. In their view, the Bank's contribution was extremely high with regard to consultations with stakeholders. In addition to being an active participant, it also gave its views. Consultation with the government was extensive. Evidence of this is found in the factoring of the micro economic issues, which the government had earlier agreed to with the donor community, into the GPRS document.

A second group maintains that the GPRS was a Ghana Government initiative with the NDPC in the forefront. This group also feels that the Ministries and donors played much bigger roles than the World Bank.

With the third group, the perception is that the GPRS is a Bank originated document that Ghana was forced to adopt. The same PRS, it further argued, has been applied by the Bank in other countries. Therefore, the GPRS document is not an original piece of work which the World Bank assisted Ghana in preparing.

The GPRS is misunderstood at the grass root level. Technically, the consultative process, if any, was not well communicated to the public. Civil society was not well exposed to the entire preparation process. Dialogue with the private sector, civil society and NGO's during the preparation of the GPRS document was limited. Some sectors were ill represented.

In the end, the strategy became a Washington strategy not Ghana's. It was indicated that, for example, the decision on "Credit to Health Sector" was taken in Washington though the Bank was aware of a competent local expert who could have assisted Ghana in that decision making process but was sidelined.

There is a contention that the Bank had a heavy hand in the preparation of the document and this is supported by the opinion that the GPRS took over all partnership arrangements existing at that time. The GPRS became HIPC. The entire consultative process leading to HIPC was rushed. That resulted in some key players in Ghana being left out. The GPRS has become the development plan for Ghana. What Ghana needs is TRANSFORMATION.

The respondents recommend that:

- Any PRS should have an "ownership" flavor to it, not a template. The program name should reflect what the citizens are doing or want to do.
- More education is needed at all levels of the Ghanaian society about the GPRS.
- Top management should know the implications of the GPRS in order to, effectively, communicate them to the districts.

Question

3b. How might the World Bank help to monitor progress on the GPRS?

The overwhelming response is that the Bank plays a critical role in the monitoring of the GPRS program. The Bank, they responded, should be more involved in monitoring and evaluation, rather than the design and implementation of the GPRS.

Though the minority opposes the lead role of the Bank in this exercise, they have offered suggestions related to the monitoring process, which are worth considering. The major ones are:

- The monitoring and evaluation process should be a three (3) way process made up of:
 - (i) The Governed
 - (ii) The Government
 - (iii) Donors and the World Bank

- The Government of Ghana should lead the monitoring process. NDPC could lead on behalf of the government. The other players, including the Bank, could provide support
- All parties must agree on what needs to be monitored and / or evaluated and the modalities. The document should have monitorable indicators
- Develop systems (i.e. procedures and processes) for M/E.
- The role of each party must be clearly defined, stated and understood.
- M/E should be inbuilt and at adequate intervals. Timing of monitoring and evaluation should be strategic.
- Have pilot M/E, first to weed out the cobwebs. A well-staffed M/E should be put in place and regular reports demanded.
- Follow pilot M/E exercise with regular M/E at target areas.
- Do regular field visits for verification
- Perform regular revisions and evaluations of all projects
Have regular fora to ensure continuity in communication
- Involve communities (including traditional authorities)

Consultant's Recommendation

The Bank should:

- Put pressure on the Government of Ghana to do all of above
- Allow Ghanaians to implement M/E program
- Offer advice and supervise if necessary

Question

- 4. Developing a more effective partnership with our clients is important to the World Bank. To what extent do you believe the Bank has made progress in developing such a partnership in Ghana? In reaching out wider range of stakeholders?**

Opinion on the effectiveness of the partnership varied. While some believe that the relationship has been excellent, others felt otherwise.

The path, some maintain, has been rather chequered. In any partnership, the partners share responsibility, rights, success and blame. In this relationship, the Bank takes all except the blame. The Bank retains control and plays a diplomatic role. The core objective of the Bank also remains the same.

The Government of Ghana, on the other hand, lacks policy and vision sustainability. It has also failed to, seriously, tap on its think tanks and appear illprepared. Finally, it underestimates projects.

However, when the CAS process and other forms of interaction are factored in, there is a partnership.

Question

- 5. The Bank has made capacity building a top priority in Africa. Are there specific actions you think the Bank should take in Ghana to improve its capacity building efforts?**

Any role the World Bank would like to play in the building of capacity should be considered in the light of equipping individuals and institutions to discharge their legitimate functions effectively.

The Bank, it was acknowledged, has been very effective in helping develop local Capacities. Programs such as the NBF1 and VIP provided extensive and effective training to a host of beneficiaries including the Banking institution, HFC and the district assemblies.

Yet, these still remain bottlenecks, which if left unattended to, they would eventually erode all the gains made so far. One such major problem is the of lack of continuity. Specifically, most of the district planning officers and technocrats trained, under bank-funded programs, to work on specific projects have been transferred to different locations or assigned to jobs which have little or nothing to do with their technical expertise following the change of government. In place of the transferees are new people who lack the requisite technical expertise. As a result, projects in some of the districts are suffering. The District Chief Executives owe their allegiance to the government, which appointed them. Their priorities, therefore, differ. Consequently, a lot of the District Assemblies' medium term

plans differ from that of the MDAs. The new staff also needs to be trained and that is extra cost to the projects.

It is, thus, important that any new set of capacity building programs the bank would like to focus on world include the following:

1. Individuals – General Training:

This should include the development of ICT in schools, starting from the primary level. At the basic level, it should be introduced as a hand on activity to generate children's interest. It must be accessible to all.

Postgraduate training must be encouraged especially for people in the civil service in order to develop capacities. The cost of one 4-wheel drive vehicle could easily pay for the Masters degree program of 30 people in a Ghanaian University. Serious commitment must be given to gender development in academia.

Specific Training:

Specific Training for individuals should include the acquisition of negotiation, problem solving, self-development, management, expansion, policy analysis and prudent investing skills. In addition, the Bank should support individual growth with specific long-term programs not the current three (3) to four (4) year interventions that are neither continuous nor sustainable. As part of individual capacity building, the Bank could support the Ghana Government in retooling and improving resources for the public service to increase productivity and efficiency.

2. Institutions:

At the institutional level, the Bank should support management and leadership training and development. Research must be encouraged with the view that, eventually, the private sector (including SMEs), with access to long term financing, will put to practical and commercial use these research findings.

An HIV / Aids research centre could also be developed considering the abundance of herbal medicine in Ghana.

Environmental management and protection institutions should be supported to halt current degradation practices.

The Bank should support the restructuring of Government, infrastructure development and the retuning of government machinery to make it more efficient. In this regard, the Bank should attempt to work closely with the government and other stakeholders. By adopting this approach, resources would be maximized and efficiently utilised.

3. **National Management Capacity:**

On the national level, the retraining of executives including Ministers of State must be given priority. Retooling of these executives must follow the training. To attract and retain the highest quality executives and ministers of state, motivation of leadership should be re-examined and improved upon.

4. **Changing of civil service culture:**

The present civil service produces fewer specialists. The current order calls for the need to develop more specialists in the service. In addition, the service needs to attract, retain and reward employees for good performance.

5. **Continuity:**

Must be supported not allegiance. The Bank may wish to consider introducing a conditionality, which requires that all personnel hired and trained for specific projects stay on projects as long as their performances meet the terms of their employment contracts. This would ensure continuity, reduce waste and eliminate political victimisation.

7. **Sustainability:**

Almost all capacity building and project units are divorced from the Ministries. Flow of inputs into PIUs starves the body whole. Therefore, upon project completion, there is no linkage or sustainability. The proposal is to improve the mainline structures and ensure sustainable progress and development. This will help eliminate the current approach, which dissipates energy from the Ministries and help put funds into relevant activities.

Consultant's Recommendations:

- Ghana possesses a large number of experts. Some of them are currently working with the Bank or are former Bank staff. It is, therefore, important that the Bank respects and accepts the expertise of Ghanaians. It should also listen more to Ghana.
- Develop local expertise, allow them to make and learn from their mistakes. That is the only way local expertise would develop. Sending foreign experts all the time dampens local spirits and stifles initiatives.

Question

- 6a. **In the written questionnaire, we have asked you a number of questions about the effectiveness of the World Bank staff working on your country. What actions would you recommend to improve their effectiveness and that of their managers?**

Forty- one (41) out of the sixty- five (65) people interviewed have had limited or no interaction with local Bank Staff and felt it was unfair to comment.

Major suggestions received were:

- Empower local staff to take more major decisions without always seeking approval from Washington
- Improve upon delegation of authority (especially with senior management) so as to eliminate voids created by the absence of those in authority.
- Improve staff communication skills
- Attitudinal change on the part of staff
- Exposure of middle and lower level staff, through internships or attachments, to other countries and cultures, other than their own, by working there. The exposure will help stimulate understanding and sensitivity to other cultures, improve work ethics and strengthen relations with clients and help build staff capacities.

Question**6b. In the written questionnaire, we also asked a question about continuity of World**

Bank staff working on assignment in Ghana. Are you aware of any impact (positive or negative) which changes or turnover of Bank staff have had on project design and implementation?

Frequent changes and turnovers are not helpful. If the frequent changes are part of the Bank's internal policies, then the learning curve is too long. New TTLs do not always settle before projects end.

Changes in personnel or turnovers have had negative impact on projects. There have been instances where changes in personnel, especially TTLs have meant the end of project in midstream or changes in project focus. For example under the local Government Decentralisation Project, after assurances from Jennifer Sara (following Mr. Harold's' departure), the Bank abandoned the project eight months later. The Japanese Government came, afterwards, to support the project.

The departure of the Country Director created a void in the operations of the Bank for about six (6) months.

Another example is the Automation of the Ghana Stock Exchange. The task team leader (TTL) was changed three (3) times. The third task leader / manager came in at the bid stage of the project. The project components were trading, clearing and settlement. At the request of the third TTL the trading component was dropped from the project. Four firms were short listed at the first bid. The second bid stage called for technical and financial proposals from the four firms. Three (3) months after the due date for the selection of a successful bidder, the TTL cancelled the project questioning the economic viability of the project. After three (3) years spent on the project, three hundred thousand in consultancy fees and

cancelling the project, the TTL asked for a business plan. That was the end of that project and three hundred thousand dollars (\$300,000) down the drain. It was later learned that the entire project could have been completed at a cost of seven hundred thousand dollars as opposed to the World Bank's estimate of one million, four hundred thousand dollars (\$1,400,000).

Changes in personnel or turnovers have not always had negative impact on projects. Some respondents talked about the positive impact personnel changes have had on their projects. But there are the exceptions and are very few.

Consultant's Recommendation:

- In all cases, human element has been identified as key to the type of impact any change in personnel would have on a project. Therefore, the Bank should reduce the frequency of its personnel changes.
- TTLs should not be changed for, at least, one year unless absolutely necessary to ensure continuity.
- If changes are deemed necessary due to the Bank's internal policies, task team members should be given more power to ensure that projects are not unduly interrupted.
- Bank staff should be held responsible for any financial loss they cause. From the above case cited, it should not take three TTLs three (3) years and three hundred thousand dollars (\$300,000), excluding the TTLs salaries plus other related expenses, to determine the economic viability of a project, which could have been executed for seven hundred thousand dollars (\$700,000).

Question

7. **We would appreciate any comments on the effectiveness of the World Bank Country Office in Ghana and the coordination between the Country Office and Bank Headquarters.**

Overall the Bank's Country Office has a knowledgeable, very capable and effective staff. Coordination is also very effective.

The Country office, it is suggested, should be semi-autonomous in terms of sharing of information and decision taking to be more effective. To speed up process, there should be less clearance with Headquarters. This could also lead to cost reduction.

Question

8a. In what areas have adjustment lending and investment lending had the most positive effect in your country? Please give examples. [If applicable: If there were negative effects, could they have been handled differently?]

Question

8b. In what areas have adjustment lending and investment lending had the most negative effect in your country? Please give examples. How could the situation have been handled differently?

A good number of the interviewees could not or did not comment on the effects these two lending investments have had on the Ghanaian economy because they were unfamiliar with the instruments. Though it believed that the Bank communicates well its mission to help reduce poverty to government, the pattern, which emerged from responses to this question, indicates that even at the government level, only a handful of public officials know what the two lending instruments really are. This means that majority of the people (regardless of economic or social background) do not know what these Bank loans are much more what they are supposed to do for their country.

Adjustment lending gives the government breathing space and allows her to embark on investment related projects. It has helped in supporting balance of payments.

Wherever investment lending has been channeled into infrastructure, the results have been positive (e.g. the Akosombo Hydro Electric Power station). It has been useful especially, for road construction. The impact of investment lending is more visible than that of adjustment lending.

Investment lending also gives the government free hand to put resources into what the country has planned. The ripple effect of these projects has been good.

Adjustment lending, though is good for government, has had the tendency to push interest rates up and contributed to inflation. Both are not good for business.

When investment lending has been used for social programs the effect has been neutral. When used for private sector programs, the results have been negative (e.g. State Owned Enterprise).

PAMSCAD is another example of a program, which went sour. The idea failed to relate to the realities on the ground.

Consultant's Recommendations

The number of clients and partners who could not comment on this question could serve as a good representation of the percentage of the Ghanaian population who are familiar with the products and services, currently, being offered by the bank.

- It is, therefore, recommended that public relations components are attached to future bank projects and loans to educate the society as to what projects are being funded under what lending instrument in Ghana. This will even enable civil society assist the Bank in monitoring the efficient use of public funds and assessment of projects.
- It is also suggested the Bank use simpler terminology and technical language in future questionnaires. It must take the diverse backgrounds of potential interviewees into consideration when preparing the questions. It should take anything for granted.

Question

9a. To what extent do you believe that implementing lending conditionalities helps get results on the ground?

There are two major positions, one in favor and the other against the use of conditionalities as a tool for getting results on the ground.

One school of thought about the effect of implementing loan conditionalities is that they force the government to discipline itself with regard to spending. The conditionalities also ensure that government does not abandon its responsibilities. For example passage of the local Government law was made a precondition to the commencement of phase II of the Urban V project. By making the passage of the law a precondition, the Ghana Government is "forced" to take care of a very important law, which the government had marginalized for a long time. In this regard, lending conditionalities do help get results on the ground.

The other opinion is that despite the length of time, the World Bank and Ghana have been doing business with all the conditionalities, not much can be seen on the ground, thereby, proving that the conditions have not been effective.

Question

9b. What has been your experience with the flexibility of the World Bank with respect to lending conditionalities?

Conditions are firstly things left undone for a long time by government. Secondly, they are promises made by the government. The bank has nothing to do with both. Therefore, for Ghana to ask for flexibility from the Bank may be going contrary to above. That is why, according to some respondents, the Bank appears to be

inflexible with regard to lending conditionalities. Some quarters even added that those who complain are the ones who want the easy way out.

Regardless of the various explanations given, majority of respondents are convinced that the Bank is very rigid. Those who hold this view cited actual cases and experiences to back their position. Given the fact that the perception of rigidity exists, it is important that the public relations component proposed earlier be tasked to educate the public on how conditionalities emerge and made part of projects and programs. In instances where experiences and actual cases have been used to prove inflexibility, it is recommended that the Bank re-examines its procedures for effectiveness and reduce financial waste.

Flexibility runs along side conditionalities, and it must be allowed to operate as long as the overall success of the project is the paramount objective of both the Government of Ghana and the World Bank. Conditionalities should be flexible especially with respect to development projects.

Question

- 10. We would like to know about your experience with World Bank procedures [e.g. procurement of goods and services, auditing of project accounts, selection of consultants, disbursement, etc.] Are World Bank procedures clear to you? If not, what could the Bank do to help with this?**

The World Bank's procedures are clearly stated and straightforward. The activities involved are very elaborate. They are supposed to provide the checks and balances necessary for arresting corrupt procurement transactions in the Bank funded projects.

Though the procedures are clear, few are cumbersome, slow and costly. For example the process of obtaining "No objection" from Washington causes unnecessary delays. Such delays are bottlenecks, which need immediate attention. Improving the procedures would help remove the bottlenecks. Washington also has the tendency to update procedure manuals frequently without adequate notice to project coordinators. These frequent changes in procedural matters also cause unnecessary delays.

Another factor, which undermines the effectiveness of procedures, is the competition among donors and between the Bank and the donors. The parties try very hard to out do each other with respect to projects, especially in the construction sector. Due to the low degree of coordination among the parties, the consultant discovered that in many instances the donors and the Bank were funding practically the same projects. Procedures in these cases did not guarantee perfect systems. The very procedures expected to provide checks and balances have rather helped open a large window for corrupt procurement practices, especially, in the construction sector.

Consultant's Recommendation

Though the procedures are clear, some people seem to have problems with them. It is suggested that periodic courses, on the lines of continuing education, are offered to those having problem with the procedures. Failure to do could be very costly.

Question

11a. Are you directly aware of corrupt practices concerning World Bank projects?

Only six people answered this question in the affirmative. One of them is certain that the Bank itself is corrupt.

Consultant's Recommendation

The low level of affirmative response should not be interpreted as absolute non-existence of corruption in Bank projects. The Bank should conduct an audit for the real picture to emerge.

The above assertion that the Bank itself is corrupt should also not be swept under the carpet

Question

11b. Did you know to whom you could address your questions and concerns?

One person took action. An article was published about it in their newspaper. Another felt that nothing would be done if action was taken. Besides, the respondent believes it would have been difficult to tell who is involved. A syndicate is suspected to be involved.

Question

11b. Did you take any action to report the incidence?

Interviewer: If the answer is "NO", skip to question 12

Only one of the six who responded in the affirmative to the previous question knows whom to report such cases to.

Question

11c. If yes, were you satisfied with the outcome? [If the incidence was not reported, why not?]

The group, which took action, is satisfied with the outcome of their action. A syndicate is suspected.

Question

12. Are procedures clear concerning actions required in case there is evidence of corrupt practices? Of not, how could this be improved?

Only four people responded to this question. One is not aware of the procedures, one thinks that documents always get lost at the Bank whilst the third believes that the procedure is easy to manipulate.

Question

13. Do you feel that corruption and bad governance characterize your country?

Corruption is relative. There are various degree of corruption. It is mixed with culture and can be found in every country in the world. Therefore, to characterise a country as having bad governance in addition to corruption is a little on the strong size.

Generally, the respondents admit that corruption exists in Ghana. They indicated that what prevails in Ghana is pretty bribery not big time fraud.

There is also bad governance at all levels, especially, in physical development projects. Previous governments rushed through projects due to personal interests.

With the tremendous improvement witnessed in governance within the past years in Ghana people are now being held responsible for their action(s) or the lack of it / them

Question

14. If a country context is characterized by corruption and bad governance, in your opinion, should the Bank:

- e) Stop all loans
- f) Lend only for social protection programs
- g) Lend only to reinforce institutions and strengthen governance
- h) Continue to lend, but reinforce procurement rules and procedures

Those in favor of lending only to reinforce institutions and strengthen governance slightly out number those in favor of reinforcing procurement rules and procedures. Reasons for their choice are many. Surprisingly, both groups attempt to justify how their choice could impact corruption and bad governance. One school of thought is that by tighten procurement rules and enforcing laws, corruption could be reduced. The other school is that corruption and bad governance could be addressed if the very institutions (including their human resources) mandated to enforce law etc are strengthened all around.

Question

- 15a. As you may know, the World Bank is actively supporting the use of information and communication technologies (ICTs) for socio-economic development and knowledge sharing on development issues and more effective public service delivery. How effective do you think the Bank has been in Ghana in this respect?**

Not that many people are aware of the Bank's involvement in ICT development in Ghana. Apart from those who simply are not aware of the Bank's role, there are those who are of the opinion that the Bank has played an effective role. An example is the establishment of a DLC at GIMPA.

These are others who do not believe that the World Bank has done much in ICT development in Ghana.

Question

- 15b. How important is access to knowledge sharing resources and information and communication technologies to you in your work?**

Forty -two (42) respondents indicate that access to ICT and knowledge sharing is important to their work.

Question

- 15c. What advice would you offer the Bank in supporting the use of ICTs for socio-economic development?**

A host of ideas and suggestions were put forward. Major among them are the Bank assisting with the setting up ICT backbone, provision of equipment and training. A lot of people would wish to see IT introduced, formally in all schools in Ghana, starting from the primary level.

Question

- 15d. How might you also contribute to such a process?**

Respondents' contribution to the process range from assisting with the development of an IT policy to networking the Ministry of Food and Agriculture using their existing system.

Consultant's Recommendation:

A well planned and executed ICT development program for Ghana will provide the necessary skilled labor force, which will squarely, meet the needs of industry and business and help create jobs.

- ICT should be introduced as a practical hands-on activity in primary schools to stimulate interest in children
- Solar power should be developed to facilitate the use of ICT in rural areas.
- From the primary to tertiary level, ICT should be a part of curriculum
- The University of Cape Coast and University College of Education, Winneba should be strengthened to produce adequate ICT teachers to meet the anticipated demand for teachers.
- Government already has its hands full. It should, therefore, encourage the private sector to develop and build the ICT backbone.
- The development of ICT in Ghana must be done in phases to ensure that lessons learned in the previous phase help chart the path for the next.
- Ghanaians must have better appreciation of what ICT can do for the economy beyond e-mails and word processing.

Question

16. **You may be aware that the Africa Region of the World Bank has been trying to improve the way we do business. Have you noticed any change in any of the following over the last three years: our effectiveness? Our client focus? The quality of the Bank's products and services?**

Products and Services:

On the one hand, there are positive changes in the three areas according to some of the interviewees. According to them, the Bank has broadened its areas of assistance. Loan size has been increased. In addition, more social programs are being funded. Technical back stopping has also been increased. All of these services are being offered with the addition of extra experts and younger staff

Some respondent, on the other hand, believe that nothing has changed over the last three years. They maintain that the Bank is still using template programs all over the world. They cite the Bank's PRS as an example of such boiler plate program.

Client Focus:

The establishment of the Accra of the Bank has had very positive effects. Proximity has made access to Bank staff extremely easy. It has also improved upon the level and degree of interaction between the Bank and the various client groups. Supervision offered by the Bank has helped member countries.

Effectiveness:

The Bank's effectiveness has been improved with the opening of the Ghana office. Information is now easier to obtain from the Bank.

Respondents who think otherwise believe that the Bank still operates with the same old agenda. To them, the Bank does not believe that the needs of the client are good for the client. It is still imposing its position on clients. Not much has been done in the past three (3) years, to address the undue delays caused by the Bank. It has also continued to fail to keep its promises to clients.

Consultant's Recommendation

It is apparent that a large number of the general public and even some public officials know very little about what the Bank does much more the nature of its products and services.

To enable more interviewees answer such a question in the future, it is critical that a program is instituted, as soon as possible, to educate the public about the Bank's activities and services. The need for the Bank to recruit a professional to embark upon this public awareness / outreach program, for the Bank, at the earliest possible time, cannot be overemphasised.

Question

17. Please feel free to comment on any other aspect of World Bank activities.

Other comments and suggestions offered by respondents include:

- Improve the bank's flexibility
- Improve level of communication of mission with all partners and clients
- Increase interaction with clients and partners
- Package information in consumable form to the public
- Listen more to Ghanaians and other clients
- Keep promises
- Implementation support must be realistic
- Develop true partnerships

- Repair damaged image of the Bank
- More delegation in operations
- Assist Ghana in Overhauling civil service system

4.0 Conclusion

The World Bank has made and continues to make significant contributions to the development of Ghana. It has succeeded in initiating a consultative process with the government with regards to its mission.

However, as with any other organisation, it has its own problems, which if ignored, would hamper its growth and effectiveness.

The first key problematic area the bank has to address is its communication with civil society, development partners and the private sector. It is recommended that the Bank initiates a process of expanding and developing linkages between it and the groups identified above. There should also be regular interaction designed to inform and educate the above groups of the bank's mission. Any information given out in its outreach program if packed in consumable form would be very effective and beneficial through regular interactions with civil society etc. people will begin to understand the bank better. This will also enable the partners to really see the Bank as a true partner for development.

The Bank needs its clients and so do the clients need the Bank. Therefore, by listening more to each other's needs and concerns, respecting each other's input and accepting the other as an equal partner, the existing relationship between the Bank and Ghana will be more meaningful and productive.