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ANNEX 1

to the Commission Implementing Decision on the financing of the annual action plan in favour of the Republic of Ghana for 2024

Action Document for EU-Ghana Partnership for smart and sustainable cities Phase 2

ANNUAL ACTION PLAN

This document constitutes the annual work programme within the meaning of Article 110(2) of the Financial Regulation, within the meaning of Article 23 of the NDICI-Global Europe Regulation.

1 SYNOPSIS

1.1 Action Summary Table

1. Title CRIS/OPSYS business reference Basic Act	EU-Ghana Partnership for smart and sustainable cities Phase 2 OPSYS number: ACT-62545 Financed under the Neighbourhood, Development and International Cooperation Instrument (NDICI-Global Europe)
2. Team Europe Initiative	Yes Team Europe Initiative on Smart, Green and Digital Recovery in Ghana
3. Zone benefiting from the action	The action shall be carried out in Ghana: Wa, Bolgatanga, Yendi, Damongo, Tamale, and Nalerigu
4. Programming document	EU-Ghana Joint Programming 2021-2027
5. Link with relevant MIP(s) objectives / expected results	Specific objective 1: Support urban infrastructures for climate change mitigation and adaptation Result 1.1: Urban infrastructures are developed so to increase their contribution to mitigation and adaptation Result 1.2: Digital technologies are mainstreamed in urban services Specific objective 2: Promote urban governance and social inclusiveness Result 2.1: Sustainable municipal services are strengthened Result 2.2: Urban prosperity for all is improved
PRIORITY AREAS AND SECTOR INFORMATION	
6. Priority Area(s), sectors	Priority area 2 – Smart and sustainable cities 430 – Urban development and management

7. Sustainable Development Goals (SDGs)	Main SDG: SDG 11 – Sustainable cities and communities Other significant SDGs (up to 9) and where appropriate, targets: SDG 6: Clean Water and Sanitation SDG 5: Gender equality SDG 8: Decent work and economic growth SDG 10: Inequalities SDG 13: Climate action			
8 a) DAC code(s)	43032 – Urban Development: 50% 14032 – Basic sanitation: 20% 43060 – Risk Disaster Reduction: 30%			
8 b) Main Delivery Channel	Member State Agencies – 11000 United Nations Agency, Fund, or Commission (UN) – 41000 European Investment Bank (EIB) - 42000			
9. Targets	<input type="checkbox"/> Migration <input checked="" type="checkbox"/> Climate <input checked="" type="checkbox"/> Social inclusion and Human Development <input checked="" type="checkbox"/> Gender <input type="checkbox"/> Biodiversity <input type="checkbox"/> Education <input type="checkbox"/> Human Rights, Democracy and Governance			
10. Markers (from DAC form)	General policy objective @	Not targeted	Significant objective	Principal objective
	Participation development/good governance	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Aid to environment @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Gender equality and women’s and girl’s empowerment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Reproductive, maternal, new-born and child health	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Disaster Risk Reduction @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Inclusion of persons with Disabilities @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Nutrition @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	RIO Convention markers	Not targeted	Significant objective	Principal objective
	Biological diversity @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Combat desertification @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Climate change mitigation @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Climate change adaptation @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Internal markers and Tags	Policy objectives	Not targeted	Significant objective	Principal objective
	Digitalisation @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	digital connectivity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	/
	digital governance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	digital entrepreneurship	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	digital skills/literacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	digital services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Connectivity @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
digital connectivity	<input type="checkbox"/>	<input type="checkbox"/>	/	
energy	<input type="checkbox"/>	<input type="checkbox"/>		
transport	<input type="checkbox"/>	<input type="checkbox"/>		
health	<input type="checkbox"/>	<input type="checkbox"/>		
education and research	<input type="checkbox"/>	<input type="checkbox"/>		
Migration @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reduction of Inequalities @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Covid-19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BUDGET INFORMATION				
12. Amounts concerned	<p>Budget line (article, item): 14.020120</p> <p>Total estimated cost: EUR 43 840 000</p> <p>Total amount of EU budget contribution EUR 37 840 000</p> <p>This action is co-financed in joint co-financing by:</p> <ul style="list-style-type: none"> - UNICEF for an amount of EUR 1 000 000¹; - Agence Française de Développement for an amount of EUR 5 000 000. <p>This action is contributing to the Team Europe Initiative (TEI) on Smart, Green and Digital Recovery in Ghana to which the Czech Republic, Denmark, France, Germany, Hungary, Spain, the Netherlands as well as the European Investment Bank (EIB) participate, for a total grand amount of EUR 800 000 000-850 000 000. Actions in the TEI contributing to sustainable cities are supported by Denmark, France, Germany, Hungary, the Netherlands² as well as the EIB and for an estimated total amount of EUR 400 000 000.</p>			
MANAGEMENT AND IMPLEMENTATION				
13. Type of financing	Indirect management with the entities to be selected in accordance with the criteria set out in section 4.4.1 and 4.4.2.			

¹ The exact contribution from UNICEF is USD 1 200 000.

² At the time of the TEI preparation, The Netherlands were not part of the sustainable cities part, but they recently joined with a co-financing of the Tamale - Damongo urban water treatment plants in the North of Ghana.

	<p>The contribution to the Regional Blending Platform shall be implemented by EIB in indirect management or by the entities indicated in the annex to this Action Document, in accordance with the Regional Blending Platform’s award procedure as set out in section 4.4.3.</p> <p>Budgetary guarantee(s) as set out in section 4.4.4.</p>
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1.2 Summary of the Action

Ghana is characterized by rapid urbanization and unequal development between the North and the South of the country. This takes place in a dynamic context of: upcoming general elections in December 2024, economic recession and financial crisis, increasing risk of violence and insecurity due to internal factors and to spill over of the insecurity situation in the Sahel combined with growing inequalities.

With urban areas’ growing population facing limited access to key urban services (water supply, sanitation and waste management) and increasing environmental undesirable impacts from air, water and land pollution, Ghana ranks 133 out of 191 countries on 2021 human development index (HDI)³ and increasingly suffers from effects of climate change, like floods. The gender gap index score in Ghana reached 0.67 in 2021, indicating that females were 33 percent less likely to have the same opportunities as males in the country. This placed Ghana in the position 23rd among 35 nations in Sub-Saharan Africa⁴ Through the implementation of the Joint Programming Ghana 2021-2027, the Team Europe Initiative on “Smart, Green and Digital Recovery in Ghana” and the Global Gateway, the EU supports the development of more sustainable, resilient and inclusive cities as one of its priority areas in Ghana.

In 2022, an integrated phased programme called “EU-Ghana partnership for sustainable Cities” was proposed to address urban challenges by working on both: the institutional framework at national and local level, and on improving key urban services delivery and infrastructure provision to meet the needs of citizens.

The first phase was approved in 2022 and is ongoing. It targets specific aspects of urban governance at the national level and local actions in six urban areas in the north of Ghana: Wa, Bolgatanga, Yendi, Damongo, Tamale and Nalerigu. It focuses on planning, accountability, public finance management, urban observatory (data collection, evidence-based and coordinated decisions), solid waste collection and segregation, as well as more equitable access to water and recreational areas for the most disadvantaged.

The proposed phase 2 will increase sustainable, equitable and inclusive access to sanitation services in those six urban areas and strengthen urban resilience to the effects of climate change in Tamale, the Ghanaian north metropolis. Actions on sanitation, hygiene, and urban climate resilience in these urban areas will be used as catalysts for sustainable local economic development, employment, inclusivity and resilience .

This phase will provide support for public works, capacity building and innovative financing (affordable loans) to be channelled to the private companies along the value chain of liquid waste management as well as their clients to allow households for a better access to sanitation (building toilets at household level, their maintenance, and sludge collection). Circular economy, digital technologies, business profitability, decent employment, inclusivity and gender will be mainstreamed as part of the liquid waste value chain. A concertation of these elements will allow the development of meaningful accessible infrastructures delivering affordable services needed by the municipalities and their citizens, namely: **(i) five faecal sludge management plants in urban areas in needs; (ii) household private toilets (in all six urban areas); and (iii) construction/rehabilitation of urban rainwater drainage infrastructures / nature based solutions in Tamale.**

The sustainability of those investments in infrastructure and business development will also be secured under the leadership of urban areas’ assemblies, accompanied by technical support to efficiently regulate and promote these sectors and better anticipate disasters, including by ensuring proper and inclusive consultation of citizens as the right holders.

By reducing open defecation, professionalising the liquid waste value chain and making it more circular and reducing flood risks, risks linked to sanitation will considerably decrease in the 6 targeted urban areas.

³ United Nations Development Programme (UNDP) Human Development Report

⁴ [Benchmarking gender gaps, 2023 - Global Gender Gap Report 2023 | World Economic Forum \(weforum.org\)](https://www.weforum.org/reports/benchmarking-gender-gaps-2023)

Together, phase 1 and phase 2 will provide a comprehensive approach to sustainable cities. The combined activities of the 2 phases in these selected urban areas will amplify both impact and sustainability of the actions. Climate resilience improvement in urban areas needs for instance infrastructures and crisis management prevention, but also efficient solid waste management to prevent them from blocking the drainages and reduce waste burning meaning less air pollutions.

This action is contributing to the TEI on Smart, Green and Digital Recovery in Ghana to which the Czech Republic, Denmark, France, Germany, Hungary, Spain, the Netherlands as well as the European Investment Bank participate, for a total grand amount of EUR 800-850 000 000 actions in the TEI contributing to sustainable cities are supported by Denmark, France, Germany, Hungary, the Netherlands⁵ as well as the EIB and for an estimated total amount of EUR 400 000 000.

Specifically, the action will come in a synergy with financial supports from Hungary on the Tamale liquid waste management plant, which has just been commissioned and the Dutch support on Damongo water access project, under preparation. Common actions and synergies are also explored with the new European Fund for Sustainable Development Plus (EFSD+) Guarantee facility for sustainable cities (UNCDF).

The synergy and complementarity among all these actions, in a Team Europe approach, will increase impact in terms of key municipal services delivery, sustainable economic development and employment and ultimately contribute to reduce inequalities. The action will improve the life quality of many inhabitants of 6 urban areas in the North of Ghana, including some marginalized groups, women and children.

This action will be implemented and co-financed by the EIB, AFD and UNICEF and will contribute to four SDGs. It is aligned with the external dimension of the EU Green Deal Strategy⁶, the EU Gender Action Plan III⁷ (2020-2025), the EU Strategy on the Rights of Persons with Disabilities⁸, the EU's Action Plan on Human Rights and Democracy 2020-2024⁹ and the 2030 Agenda for Sustainable Development¹⁰.

It contributes to the new Urban Policy (2023 – 2030)¹¹ and the updated Nationally Determined Contribution (NDC) for 2020-2030¹².

1.3 Zone benefitting from the Action

The Action shall be carried out in the Republic of Ghana included in the list of ODA recipients.

2 RATIONALE

2.1 Context

Ghana is a lower **middle-income country** and one of the most stable **democracies** in West Africa. With over 32 million inhabitants and a GDP close to USD 75 000 billion, Ghana is both the second-most populous country and the third richest country in West Africa; it is the first gold producer in Africa and the second largest exporter of cocoa beans in the world.. In the previous years, the country's economy was one of the fastest growing in Africa, with a GDP Growth Rate averaging 4.9% over the six years preceding COVID-19, peaking at 8.1% in 2017. But Ghana's development has been characterized over the years by an important geographic duality, with **northern regions generally experiencing lower levels of development and prosperity**.

⁵ At the time of the TEI preparation, The Netherlands were not part of the sustainable cities part, but they recently joined with a co-financing of the Tamale - Damongo urban water treatment plants in the North of Ghana.

⁶ https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/european-green-deal_en

⁷ https://ec.europa.eu/commission/presscorner/detail/en/IP_20_2184

⁸ <https://ec.europa.eu/social/main.jsp?catId=1484&langId=en>

⁹ https://www.eeas.europa.eu/sites/default/files/eu_action_plan_on_human_rights_and_democracy_2020-2024.pdf

¹⁰ <https://www.coe.int/en/web/programmes/un-2030-agenda>

¹¹ The document is not online yet.

¹² <https://unfccc.int/sites/default/files/NDC/2022->

06/Ghana%27s%20Updated%20Nationally%20Determined%20Contribution%20to%20the%20UNFCCC_2021.pdf

Ghana's middle and southern parts benefit from a **rich subsoil**, a **fertile soil** with a **climate** and a large **sea access favorable for agriculture and fishing**. Cocoa plantations and large hydrocarbon resources reaching 0.66 billion barrels of oil reserves and 0.8 trillion cubic feet of proven gas reserves (2021) are concentrated in the south of the country. Hydrocarbon production is expected to increase within the next five years with the start of 17 new oil and gas projects during the period 2023-2027 and the implementation of two refineries and three petrochemical processing facilities.

Northern regions are located in a more difficult natural environment with a **history of colonial and post-colonial neglect of development activity**. The socio-economic condition of northern Ghana is attributable to a range of factors including political marginalization, poor infrastructure, localized conflicts, rapid population growth and insufficient investments. The **spill-over of violence and conflict from Burkina Faso** remains one of the most serious concerns for the authorities, which have decided to strengthen collaboration with armed forces and law enforcement agencies of neighbouring countries in the framework of the Accra Initiative. Since the beginning of 2023 more than 15 000 refugees have also crossed the border from Burkina Faso to Ghana.

Despite high growth over the last decade, Ghana economy was not able to create decent or productive employment opportunities for workers moving out of agriculture. In 2015, 98% of the country's businesses were micro or small and 90% were informal. The vast majority of Ghanaians are self-employed. In 2016-2017, 84% of the working-age population and 85% of youth were self-employed. Nationally, 92 % of employed women are in informal employment, compared to 86 % of men¹³.

On the **macroeconomic** side, due to pre-existing fiscal vulnerabilities, and exacerbated by the international context, Ghana is facing a violent financial crisis since 2022, severely impacting the population with high inflation and rapid currency depreciation rates in the second part of 2022. The situation has started to stabilize mid 2023 with a 36-month Extended Credit Facility (ECF) arrangement approved by the IMF, on May 17th 2023, for USD 3 billion. In January 2024, Ghana has reached a deal to restructure USD 5.4 billion of loans with its official creditors. In the context of high debt and tight fiscal constraints, Ghana needs to carefully prioritize investments starting from no-regret actions that maximize resilience benefits (on employment and public services) at an affordable cost.

Ghana is facing various types of **inequalities**, and some of them are increasing: income (Gini Coefficient Index of 43.5 in 2016), wealth inequality (disparities in access to land, financial assets, and property ownership), education, healthcare and gender.

In terms of **gender** equality and women's empowerment (GEWE), women face inequalities when it comes to education, control and access to land, technology, decision-making power, and financial and other productive resources. These inequalities stem from prevailing cultural norms as well as legal and regulatory barriers. Women's illiteracy rate is at 30% compared to 17% of men. Women are affected by the gendered divisions of labour which limit many women to unpaid activities such as collecting firewood or water, instead of in market-valued productive activities¹⁴. About 8% of women own land compared to 30% of men. Women's inclusion into decision-making processes in Ghana is still low: only 15% of deputies in national parliament are women and the management positions in the private sector include only 27% women. The rates of gender-based violence continues to be high in Ghana. While there is only limited information on GBV of women and girls with disabilities, it is globally known that they are at a higher risk.

According to the latest census in 2021, 8 % of the population in Ghana has **disabilities**. According Ghana's report to the Committee on the Rights of persons with disabilities, majority of persons with disabilities face challenges to access most basic services and experience important socio-economic inequalities. Moreover, they are not adequately accessing social protection mechanisms which further undermine their standard of living¹⁵.

Ghanaian households are under pressure from high inflation and slowing economic growth and inequalities have deepened. Poverty has worsened. The "international poverty" rate is estimated at 27% in 2022, an increase of 2.2% points since 2021. According to the World Bank's latest Economic Update, poverty is projected to worsen between now and 2025, increasing to nearly 34% (international poverty line) by 2025, consistent with a muted

¹³ WIEGO_Statistical_Brief_N21_0.pdf

¹⁴ undp-ndcsp-ghana-gender-analysis-final2.pdf

¹⁵ Ghana's report to the CRPD Committee 2018:

https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/TBSearch.aspx?Lang=en&TreatyID=4

outlook on growth in services and agriculture and rising prices which are outpacing the income growth of those at the bottom of the distribution.

Ghana's economic and human development is also vulnerable to climate change. The number of recorded incidences of disasters across the country saw an increase of 25.9% in only one year, passing from 1 926 cases in 2021 to 2 426 in 2022. On average, flooding used to affect around 45 000 Ghanaians every year. In 2023, due to heavy rainfalls, 40 000 people living downstream of the 3 major dams had to be displaced and tens of thousands of residents living in some neighborhoods in major urban areas like Accra, Sekondi Takoradi, Tamale suffered from floodings. Without prompt actions, higher temperatures and heat stress will further affect crops and labor productivity, and more erratic rainfall patterns will damage buildings and infrastructure. Land degradation, water insecurity and local air pollution will also hamper human capital and productivity and the impact will be more severe on persons living in poverty or otherwise marginalized.

The country has pursued **decentralisation** reforms over several decades as part of wider efforts to enhance good governance. The system follows a four-tier structure, covering i) 16 regions; ii) 261 Metropolitan, Municipal, and District Assemblies (MMDAs); iii) sub-metropolitan district, urban, and town councils; and iv) unit committees. Having gone through a phase of extensive decentralization and continuous creation of local governments (MMDAs), there has been a recent trend towards centralization of service delivery based on a deconcentrated rather than devolved model due to regular inefficiency in the implementation of the decentralization. MMDAs remain at the heart of local development but they have to compose when implementing their strategy with agencies, ministries and the private sector.

At the same time, Ghana has been undergoing **rapid urbanization**, increasing from 50.9% in 2010 to 56.7% of its population living in urban areas in 2021¹⁶. This steady increase has been driven by a combination of factors including rural-urban migration due to rural poverty, natural population increase and administrative re-classification with a substantial proportion of the urban population residing in intermediate cities and smaller towns, which are likely to account for the majority of urban growth over the next two decades.

The country is now about halfway through urbanisation. While the first period of urbanisation has generated dividends in job creation and opportunities, improved living conditions and reduced poverty for many Ghanaians, the country now faces the challenges of economic efficiency, urban under-employment and social inclusion within its urban areas, where globally basic services are still lacking or are not accessible. According to the World Bank (2022), the percentage of unemployed youth within urban communities stands at 13.6 %, which is higher than in the rural communities in Ghana at 10.4 %. Also, in Ghana, youth accounts for 36 % of the population, whereas 56 % live in urban areas¹⁷.

Projections from World Bank Data (2021)¹⁸ suggest that urbanization levels will increase to 63% and 73% of the population 2030 and 2050, with 6 million additional urban population over the period 2021-2030 and 19.9 million over the period 2021-2050. Unlike other sub-Saharan African countries, where analysis of recent census suggest a slowing down of the growth of the urban population or counter-urbanization¹⁹ the Ghanaian case reveals an urban future.

2.2 Problem Analysis

Short problem analysis:

Challenges in urban development in Ghana are not new. The 2012 National Urban Policy, the recent National Decentralization Policy and Strategy (2020-24) and the brand new Urban Policy mention that poor service delivery can be attributed to multiple policy and institutional challenges including:

- Lack of clear functional assignments and overlapping roles and responsibilities;
- Continuous fragmentation of local government and a corresponding proliferation of new MMDAs (most of MMDAs are currently too small to be viable);

¹⁶ UN Habitat Country Brief, Ghana (2023)

¹⁷ <https://documents1.worldbank.org/curated/en/658821597419558922/pdf/Youth-Employment-Programs-in-Ghana-Options-for-Effective-Policy-Making-and-Implementation.pdf>

¹⁸ World Bank's Climate Risk Country Profile, Ghana (2021)

¹⁹ Potts, 2009, 2012; Cattaneo and Robinson, 2020

- Lack of integrated service delivery planning and implementation;
- Poor coordination mechanisms;
- Weak enforcement and accountability.

All of this is exacerbated by **severe resource constraints** in terms of capacity, technology and finances. The financial constraint is stronger than ever and will remain for several years due to the colossal debt to repay after Ghana had effectively defaulted and had to renegotiate its debt with its main private and public creditors. This means that investments should be carefully selected and municipal services should be financially sustainable and at the same time as much as possible ensure inclusivity and affordability for the poorest and most marginalised segment of the population.

In 2022, only 43% of Ghanaians living in urban areas had access to basic sanitation and less than 15% of liquid waste generated in Ghana was safely managed. Climate change, rapid urbanisation, growth of informal settlements, poor urban governance and lack of sanitation put also more people at risk of disasters. Climate hazards, like extreme heat and urban floods, increased rapidly in recent years in Ghana with a bigger impact on the most marginalized population, such as persons with disabilities, female-headed households and others, of the urban areas.

Increasing urbanization and economic development are likely to put an additional burden on existing, already constrained, urban infrastructure and services such as water supply, waste management, sanitation, drainage and urban mobility.

The volume of wastewater will increase significantly as the production of liquid waste will increase along population growth and urbanisation. While investment in wastewater treatment facilities is becoming a priority in the coming years, septic tanks and non-sewered sanitation are expected to remain the most common systems, in most of the cities in Ghana. Bio-digesters have just started to enter the market, and it will take time until they become a solution to be widely adopted across the households. The provision of desludging services (removing of sediments by draining and cleaning a tank) thus needs to be significantly expanded, both in quantity and quality. The new focus on livelihoods and circular economy in the sector calls for increased efforts towards resource recovery and re-use of waste rather than the current scenario of treating and dumping.

Tamale will experience an increased vulnerability as of climate change. It is estimated that the annual rainfall should increase by 50 mm per year minimum and the rainy season should shorten by 17 days minimum, meaning that an increase in intense rainy events should take place. The topography of Tamale is generally hilly, with a few shallow valleys that serve as streams, a landscape that favors the extension of floods over large areas. Low vegetation cover coupled with inefficient drainage infrastructure makes rainy episodes particularly violent especially in some highly populated areas of Tamale, as it was observed in August 2021, with human casualties and extensive damage to habitat, road infrastructure and civil engineering works, especially in the low lying informal neighbourhoods (Sakasaka, Gumani).

These conditions compound already high levels of inequality, slow the pace of economic transition and increase risks of social tension, disorder, instability and migration. This has resulted in a proliferation of under serviced settlements and urban under resources areas which account for around 33% of Ghana's urban population.

The need for sustainable urbanization in Ghana is also underscored by an increasing economic contribution of urban areas/cities to the national economy, with urban areas serving as centers of economic growth and new jobs.

In this context, the Government of Ghana has undertaken several actions:

- Developing an Urban Policy (2023 – 2030) which provides a vision for urban transformation and to harness opportunities while mitigating inevitable challenges. The urban policy comprises nine (9) policy objectives with a core intention to make Ghanaian urban communities transform from mere administrative and political conveniences to strategic centres for national development;
- Establishing when necessary a more central driven approach coherent with the principle of subsidiarity while maintaining MMDAs leadership in the urban planning and supervision process and an implementation done in some cases through several specialist service delivery authorities and agencies, with a more corporatized structure and operational / fiscal autonomy;

- Creating a global Urban Observatory to ensure better and more inclusive urban data collection and analysis (including on gender related aspects and inequalities), but also stronger synergy, coordination among the stakeholders (MMDAs, agencies, Ministries, the private sector and the civil society) and prioritization of the investments;
- Setting up a sanitation fund to support the development of a strong and efficient liquid waste private sector value chain through innovative and affordable financing. The sanitation is implemented by UNICEF and has already implemented a first successful pilot phase. Recognising that the impact of inadequate sanitation is not evenly distributed across the population, the Fund should include a gender perspective to address gender norms that prevent women and girls from influencing the design and delivery of sanitation services.
- Launching several pre-feasibility and feasibility studies, including on affordability, willingness-to-pay, and inequalities in urban areas with the support of the donor community (Tamale climate resilience, faecal sludge treatment plants);
- Updating its Nationally Determined Contribution (NDC) for 2020-2030 which planned 19 policy measures with specifically the following objectives: (2) Build resilient economies and societies; (3) Enhance early warning and disaster risk management; (4) Enhance landscape restoration; (5) Ensure responsible production and consumption; (6) Foster social inclusion focusing on youth and women; and (7) Provide smart and safe communities.

At the same time, supporting ‘Smart and sustainable cities’ became a key priority under the European Partners’ Joint programming Ghana (2021-27). An EU-Ghana Partnership for smart and sustainable cities Phase 1 is already on going focusing on setting up the urban observatory, strengthening urban planning (land-use planning but also its sectoral layers), governance (accountability, public finance management) urban solid waste collection and segregation, as well as more equitable access to water and recreational areas for the poorest in the 6 urban areas in the North of Ghana (Wa, Bolgatanga, Yendi, Damongo, Tamale and Nalerigu).

Responding to complementary challenges in liquid waste management and climate resilience in the same urban areas, associating of the private sector, will strengthen the sustainable and inclusive urban development dynamic, which began with sustainable cities Phase 1. This integrated approach is expected to increase the benefits to their citizens and to the entire local economic development.

Identification of main stakeholders and corresponding institutional and/or organisational issues (mandates, potential roles, and capacities) to be covered by the action:

By its nature, urban development is multi-sectorial and calls for competences shared and managed by many actors, both duty bearers and the rights holders. For the purpose of this action, the following actors will be involved based on their respective mandates and responsibilities

Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi’s **Metropolitan, Municipal and District Assemblies** (MMDAs): Some of these cities/urban areas are composed of 2 MMDAs such as Tamale or Nalerigu. MMDAs have the mandate to deliberate, plan, mobilise resources and make decisions to ensure transformation of their districts during their term of office. Under the law, local authorities have executive, deliberative and technical support services to articulate the views and aspirations of the local communities for development at the district level. This function assists the Assemblies not only to prepare district development plans but also to submit such plans to public hearings and encourage citizens’ participation. Their structure is made up of the General Assembly, the Executive Committee and Sub-committees as well as the Coordinating Directorate, the Decentralised Departments (sectoral) and the Planning and Coordinating Unit (PCU), responsible for multi-sectoral planning and development plans. MMDAs will be **direct beneficiaries** of the project and will play a key supervision and coordination role over the activities of the project together with:

- **Regional Coordinating Councils** (RCC) serve as the link between the central government and the local level. They provide administrative and technical services to ministries, departments, MMDAs and NGOs through monitoring and coordinating activities and performances that are geared towards the improvement of the life of citizens, including and particularly women and girls, persons with disabilities and other under-represented groups.

- The **Northern Development Authority (NDA)** provides a framework for the accelerated economic and social development of the Northern Development Zone.
- The **Ministry in charge of Local Government** (currently Ministry of Local Government, Decentralisation and Rural Development - MLGDRD) ensures good governance and balanced development of Metropolitan, Municipal and District Assemblies (MMDAs) through the formulation of policies and guidelines on the acquisition and use of human and financial resources by Assemblies. Part of the MLGDRD. An **Urban Development Unit** was created to oversee the implementation of the outlined activities in the National Urban Policy. This unit currently benefit from the support of the sustainable cities phase 1 project on the setting up of the Urban Observatory. The MLGDRD is the ministry in charge of piloting the Urban Policy 2023 – 2030. The MLGDRD has put in place a working group to ensure multisectoral coordination. MLGDRD is the lead line ministry on the Specific Objective 2 of this project (climate resilience component), it is piloting the feasibility study of this component.
- The **Ministry in charge of Sanitation** (currently Ministry of Sanitation and Water Resources - MSWR) formulate and implement policies, plans and programmes for the sustainable management of the nation’s water resources, the provision of safe, adequate and affordable water; provision of environmental accessible sanitation and hygiene facilities, effective and sustainable management of liquid and solid waste for the well-being of all people living in the country. MSWR is the lead line ministry on the Specific Objective 1 of this project (liquid waste component), it has piloted the feasibility studies on the faecal sludge management plants and the sanitation fund providing the innovative financing to the private sector is anchored to this ministry. The Water Resources Commission shall provide integrated water resources management level oversight & coordination, regarding the river basins of the respective urban areas.
- The **National Development Planning Commission (NDPC)** is the authoritative body in charge of the organisation of the preparation of the cross sectoral development policies, strategies, and plans. Under the supervision of NDPC, Medium-term National Development Policy Frameworks (MTNDPF) are prepared every 3 years. The MTNDPF is a multi-sectoral document aiming at putting into practice the Vision, policies and programs outlined to guide the overall economic and social development of the country. To implement the policies and strategies outlined in the MTNDPF, Ministries, Agencies and MMDAs are required by law to prepare their respective medium-term development plan (MTDP) in accordance with planning guidelines provided by NDPC. The Commission also ensures effective implementation of the approved national development plans, and coordinates the decentralised national development planning system.
- The **Ministry of Finance (MoF)** and its **department of Resource Mobilisation and Economic Relations, in charge of development cooperation and external financing from all the bilateral development partner countries** is the authority in charge of investment external financing coordination and prioritisation. It is also the lead economic management institution for development in Ghana and it ensures effective economic policy management for the attainment of macroeconomic stability and sustainable economic growth through sound fiscal policy and efficient public financial management. The project being partially financed by a loan, involvement of the ministry of finance is crucial.
- The **Land Use and Spatial Planning Authority (LUSPA)**, which support MMDAs in the preparation of Spatial Development Frameworks (SDFs), Structure Plans (SP) and Local Plans (LP) to guide development.
- The **Ghana Hydrological Authority (HYDRO)**, which is responsible for the planning, design, execution, operation, and maintenance of flood control mechanisms, coastal engineering works, drainage improvement works, and operational and applied hydrology in the country.
- The **Environmental Protection Agency**, which is dedicated to improving, conserving and promoting the country’s environment and striving for environmentally sustainable development with sound, efficient resource management, taking into account social and equity issues.
- The **National Disaster Management Organisation (NADMO)**, which is the Agency in charge of disasters management. It co-ordinates the resources of government institutions and non-governmental agencies, and develops the capacity of communities to respond effectively to disasters and improve their livelihood through social mobilization, employment generation and poverty reduction projects

As part of the process, **traditional authorities, opinion leaders and Civil Society Organisations (CSOs)** will be regularly associated and consulted from the design to the implementation and monitoring.. These stakeholders play a crucial role in making civic participation effective through all sections of the community and in generating

significant financial contribution from the communities to create a sense of ownership as well as proposing solutions that are based on local knowledge and experience. They have been active in the research and advocacy space related to constitutional, legislative and judicial reforms, government effectiveness and accountability. They will play a key role in representing the voices of the rights holders in all their diversity, specially representing the voices of most marginalised groups, such as women, youth, persons with disabilities and others.. Traditional authorities are also custodians of land and will play an important role in this project.

The **private sector** working in the sanitation/liquid waste management value chain will be **the other main direct beneficiary** of the project with the MMDAs and will be the one implementing the services in this area. The project will develop its capacities and support it through innovative financing to put in place a virtuous and efficient circular economy solutions from toilets to any bio-products being produced from faecal sludge (biofertilizer, biochar, fish feed, water reuse, etc...). The private sector will play a key role in the execution of works to build faecal sludge management plants, toilets, flood control mechanisms. Private sector operators will also be involved in other urban activities and services like the one that will be implemented in the non-buildable areas and other nature-based solutions (urban agriculture, etc...), or the faecal sludge management plants operations.

Having their living conditions improved, **Residents/Citizens, including women, children, persons with disabilities and other vulnerable groups of these 6 urban areas will be the final beneficiaries** of this action.

3 DESCRIPTION OF THE ACTION

3.1 Objectives and Expected Outputs

The **Overall Objective** of this action is to improve urban sustainability and prosperity for all.

The Specific Objectives of this action are to:

SO1: Increase sustainable, equitable and inclusive access to sanitation and hygiene services through enhanced local capacity, private sector development and employment, with a specific focus on women in all their diversity and most marginalised groups in Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi

SO2: Strengthen urban resilience to adapt to risks of climate change in Tamale particularly

Outputs contributing to SO1:

1.1 Contributing to Outcome 1 (or Specific Objective 1): Five faecal sludge treatments facilities are built, operated and financially and environmentally sustainable in Wa, Bolgatanga, Yendi, Damongo and Nalerigu

1.2 Contributing to Outcome 1 (or Specific Objective 1): The capacity of the private sector to meet the demand and quality requirements for sanitation, hygiene and liquid waste management services is strengthened

1.3 Contributing to Outcome 1 (or Specific Objective 1): Local bodies capacity to facilitate and regulate inclusive, quality, and sustainable liquid waste service delivery is improved

1.4 Contributing to Outcome 1 (or Specific Objective 1): Access to finance for households (prioritising female-headed and households with disabled family members), SMEs and LMEs for sanitation/liquid waste management and water services are improved

Outputs contributing to SO2:

2.1 Contributing to Outcome 2 (or Specific Objective 2): Resilient urban infrastructures are developed as to increase climate change adaptation in the most needed areas

2.2 Contributing to Outcome 2 (or Specific Objective 2): Governance in Tamale is improved as to better anticipate and respond to the adverse effects of climate change, including by engaging with civil society

2.3 Contributing to Outcome 2 (or Specific Objective 2): Sustainable nature-based solutions and public spaces are developed and secured with the public and the private sectors, as to increase climate change adaptation and inclusivity

3.2 Indicative Activities

Activities relating to Output 1.1:

- Construction of 5 faecal sludge treatment facilities:
 - 3 large scales facilities in Wa, Bolgatanga and Yendi

- 2 medium size scales facilities in Nalerigu and Damongo
- Tamale already benefited in 2023 from a large-scale facility funded by the Exim Bank of Hungary and operated by the Jospong Group.
- For each facility:
 - Identify, with the municipalities, private companies to operate each plant;
 - Business model preparation plant including circular transformation of the sludge into tradable and reusable products (bio-fertilizer, biocharcoal);
 - Capacity building of the private operator and support for the running costs during the first years of the operation.

Activities relating to Output 1.2:

- Capacity building and professionalization of the private companies in charge of sanitation along the value chain of liquid waste management, including on promoting job opportunities for women and persons with disabilities;
- Support to the use of innovative management/financing IT tools by the private sector (fintech).

Activities relating to Output 1.3

- Capacity building of the urban area's Assemblies in term of management of the sanitation sector;
- Support to communication, campaign and sensitisation to the population of the urban areas. This will include accessible means of communication and working with civil society groups;
- Innovative management IT tools.

Activities relating to Output 1.4:

- Innovative financing called the "sanitation fund" (affordable loans) provided to the private companies in charge of sanitation along the value chain of liquid waste management as well as their households consumers to better access sanitation services (individual toilets, maintenance, sludge collection, sludge transformation). Household financing support will consider gender and socio-economic needs.
- Improve water connection in areas where sanitation best practices can be extended.

Activities relating to Output 2.1:

- Construction and rehabilitation of drainage infrastructures in Tamale's most impacted areas ("hot spots"), aligned with Universal Design principles and respecting Ghana's accessibility standards.
- Reinforcement and securing of Builpela retention basin/dam and its gutters in Tamale (including with nature-based solution for water treatment). This place is the major point where most of Tamale's drainages flow and it overflows regularly toward the communities living in the surrounding. It is located in some of the most disadvantaged areas downstream and is a major issue in term of public health in Tamale as it remains a source of drinking and domestic water for many communities despite their physical and microbial contamination. Beyond the works on the retention basin/dam itself, the project will work on the development of public space for recreation areas and urban agriculture over the 8 ha it covers.

Activities relating to Output 2.2:

- Developing and operationalising crisis prevention and management actions that may include - an early warning system (accessible to all the population), community organization, , etc
- Supporting planning for the drainage system of Tamale urban area and the maintenance of the existing system
- Implementing capacity building/sensitization activities to the actors involved in urban climate resilience: MMDA, Ghana Hydrological Authority, private sector and civil society and citizens
- Providing communication / campaign on climate change, including by working with civil society for extending coverage and locally relevant messaging.

Activities relating to Output 2.3

- Promotion of Nature Based Solutions: green spaces, blue-green space establishment or restoration, urban agriculture in Tamale's most impacted areas ("hot spots") etc...
- Innovations on wastewater to ensure sustainability of green based solutions

The commitment of the EU's contribution to the Team Europe Initiative to which this action refers, will be complemented by other contributions from Team Europe members. It is subject to the formal confirmation of each respective member's meaningful contribution as early as possible. In the event that the TEIs and/or these contributions do not materialise, the EU action may continue outside a TEI framework.

3.3 Mainstreaming

Environmental Protection & Climate Change

Outcomes of the SEA screening (relevant for budget support and strategic-level interventions)

The Strategic Environmental Assessment (SEA) screening concluded that no further action was required.

Outcomes of the EIA (Environmental Impact Assessment) screening (relevant for projects and/or specific interventions within a project)

The EIA (Environment Impact Assessment) screening classified the action as Category B (for which an EIA will be undertaken). EIA are currently on-going concerning the 3 large scale faecal sludge treatment facilities and the Construction and rehabilitation of drainage infrastructures, including the Builpela retention basin/dam. EIA will be carried out concerning the 2 medium scale faecal sludge treatment facilities after the site is identified (on-going).

Outcome of the CRA (Climate Risk Assessment) screening (relevant for projects and/or specific interventions within a project)

The Climate Risk Assessment (CRA) screening concluded that this action has no or low risk (no need for further assessment). Nevertheless, further assessments are ongoing to ensure maximum efficiency on the outcome/objective 2 by the nature of the activities that will be developed (climate resilience in Tamale).

Gender equality and empowerment of women and girls

As per the OECD Gender DAC codes identified in section 1.1, this action is labelled as G1. This implies that special attention will be paid to gender aspects in the implementation of the action and related activities. As sanitation issues and house flooding mostly impact women and specifically women in vulnerable situations, this action will have a specific focus on them during the preparation and implementation of the activities. The inclusion of women will be sought in all economic related activities in term of capacity building and access to finance all along the liquid waste management value chain and also in the implementation of the natures-based solutions and all economic activities related to them. The project will also prioritize women as beneficiaries of improved sanitation solutions. The Action will contribute to the Gender Action Plan III 2021-2025, especially contributing to gender responsive urban policies in Ghana.

Human Rights

The Action operationalises the rights-based approach by ensuring that all rights are respected and that empowerment, participation, non-discrimination, accountability and transparency are promoted. It will capacitate "rights-holders" in claiming their rights and "duty-bearers" in meeting their obligations. Particular focus will be given to inclusive approach targeting women and more vulnerable population. Furthermore, attention will be given to ensure all groups of the population can have access to the sanitation fund (affordable loans) so that no one is left behind and that communities are not seeing increased inequalities.

Disability

As per OECD Disability DAC codes identified in section 1.1, this action is labelled as D1. This implies that special attention will be paid to the inclusion of disability aspects in the implementation of the action and related activities. For instance, People With Disabilities (PWD) will be included in income generating activities supported by the project. Households with disabled family members, or households headed by a person with disabilities will be prioritized to access the sanitation fund. Organisations of persons with disabilities will be proactively reached out to for being included in governance mechanisms. Accessibility standards and Universal Design will be followed in all infrastructure contracting and construction.

Reduction of inequalities

As per Inequality Marker, inequality reduction is a significant objective of this action which is labelled I-1. According to the multidimensional poverty report from the Ghana statistical Service (2020)²⁰

- more people in Ghana are living in multidimensional poverty (45.6%) than monetary poverty (23.4%), but 19.3% of the population were experiencing both monetary and multidimensional poverty
- The indicator in which the most people are poor and deprived is sanitation (44.1% of the population)
- The four Regions in the North of Ghana had the highest proportion of multidimensionally poor people at 80%.

This action is targeting the cities/urban areas in the north of Ghana where public investments and access to urban services are lower in comparison to the south of the country. The action is also targeting the sanitation sector, as most of the poor people are deprived of sanitation. Finally, by working with the private sector and developing income generating activities, the project will help to support some of vulnerable population lifting them out of poverty.

Democracy

This action will indirectly contribute to the development of a more democratic and legitimate system by improving local governance, as well as the participation of civil society and other partners in the decision-making processes related to local public policies. Involvement and contribution of the civil society to this action will be essential, in particular in their role of "watchdog" to strengthen accountability mechanisms in the development of more sustainable urban areas and improved urban governance.

Conflict sensitivity, peace and resilience

In order to minimise risk of conflicts, the action will develop a highly participatory approach at all levels. The activities at local level will be implemented through an inclusive approach, with a strong focus on dialogue facilitation, peace promotion, and mitigation and management of conflicts. The action will also benefit from the knowledge on that matter of already existing projects implemented in the north of Ghana by the EU and other donors, like EU-Ghana Partnership for sustainable cities phase 1 or other stabilization projects (SKBoWa, Secure Ghana, Gulf of Guinea Northern regions social cohesion project (SOCO) from the World Bank, etc.

Disaster Risk Reduction

Main disasters in Ghana are generally related to flood and human/animals/plants health (mainly communicable disease outbreaks and infestation).

In Ghana, floods occur every year. They adversely affect livelihoods, property, infrastructure, lives and render many people homeless. As urban areas are growing, urban flooding has become a major problem. In the context of Ghana, apart from destruction of properties and economic losses due to flooding, people living in flood areas are at a high risk of contracting diseases such as cholera, malaria and hepatitis E. Anticipation, responsiveness and adaptation to flood and heat wave risks in Tamale is an essential component of this action.

Dysfunctional liquid/faecal waste management circuit have strong impact on environment and health especially in urban areas, which are more densely populated. Nutrient-rich liquid waste can cause eutrophication, harmful algal blooms, and oxygen depletion in water bodies. Furthermore, improper treatment can contaminate groundwater, posing long-term health risks and jeopardising drinking water sources. This situation can be exacerbated by floods. By reducing open defecation, professionalising the liquid waste value chain, making it more circular and reducing flood risks, disaster risks linked to sanitation will considerably decrease in the 6 targeted urban areas.

Other considerations if relevant

Digitalisation should contribute to the results of this action in two ways: digital activities linked with FinTech on the innovative financing approach and the flood/heat early warning and management system.

3.4 Risks and Lessons Learnt

Category	Risks	Likelihood	Impact	Mitigating measures

²⁰ https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Multidimensional%20Poverty%20Ghana_Report.pdf

External Environment	1. Overall situation in Ghana shifts/becomes volatile, potentially related to the current financial situation of the country, the next presidential elections (2024) or the expansion of terrorist groups	Low	High	Under the Joint Programming Ghana, specific actions will act on conflict prevention and peacebuilding. The project will include specific actions to support the private sector and income generating activities for the most vulnerable.
External Environment	2. Deterioration of the country risk premium and interest rates, resulting in a joint EIB-EU support not concessional enough	Medium	High	The project can also be divided into sections and phased to be complemented with another AAP. This option would be more costly as it would break some scale economies.
People and the organisation	3. Shift of priorities, lack of ownership or coordination or reorganisation on the part of the Government and/or key stakeholders (for instance ministries following the general election in 2024)	Medium	High	Involving key ministries, departments and agencies at central and local levels, civil society and other key stakeholders, in the design and the implementation of the project. Capacity building activities will be implemented with not only the political staff but also with operational staff in MMDAs. Implementation of the Urban Observatory by Sustainable cities phase 1.
People and organisation	4. Low level of capacity of local bodies and of professionalism of the private sector	Medium	High	Capacity building activities will support local bodies and the private sector along the whole value chain Support to the operating costs for the first years are planned in the project for the faecal sludge plants Innovative financing with affordable loans will help to progressively strengthen the market for this private sector
People and the organization	5. Lack of coordination among implementers and other projects	Medium	Medium	Set up of project governance structures steered by local partners and beneficiaries (Project steering committee, t). Close follow up by the EU delegation. Strong donors' coordination between EU and its MS, and with other key donors (UK, WB), will help avoiding fragmentation, duplication, and inefficiencies.
People and the organization	6. Low <i>customer affordability</i> coupled with	Medium	High	Equitable implementation of foreseen 'sanitation fund'

	reluctance in <i>willingness-to-pay</i> , to accept and cover costs for sanitation-hygiene facilities (and aggravated by macro economic developments)			Preparation of sound business-models, which tally private sector profit-loss and balance sheets, for sustainable activities. Public information and outreach campaign on benefits of Water-Sanitation-Hygiene (WASH) services
Planning, processes and systems	7. Delays in the implementation of the works and the activities	Medium	Low	An important follow up will be deployed by EU delegation on this project to ensure an on-time implementation
Planning, processes and systems	8. Accident during the works operations	Medium	Medium	Inclusion of safety and security aspects during works and operations Contractors' choice will include safety requirement for workers

Lessons Learnt:

The below key lessons learnt from previous EU development programme in Ghana are:

- Any EU-funded intervention should take into account the institutional and structural challenges of the central and local administrations and thus should adjust its response and implementation strategy accordingly;
- Programmes need to capitalise on the relative success of locally driven service delivery improvements;
- The EU support should be tailor-made, with focus on the areas that may effectively have strong impact on public services and at the same time develop the activities of the private sector;
- Early involvement of authorities, institutions and communities at all steps of the programme's cycle will contribute to minimise/mitigate the risks of lack of political will, institutional weaknesses and/or insufficient commitment by national/regional/municipal authorities and institutions;
- Strong donor coordination is necessary to ensure synergy and division of labour and avoid fragmentation, duplication, and inefficiencies;
- Capacities of local authorities and the private sector should be strengthened on their core business to ensure a rightful balance of responsibility in the implementation of urban development;
- Integrated and planned approach provide more impacts and benefits than pure demand driven approach.

3.5 The Intervention Logic

The underlying intervention logic for this action is that:

IF 5 faecal sludge treatment facilities are built and operated in the urban areas needing them AND suitable operators are identified and supported to manage the plant and produce circular economy products out of the sludge in a profitable way THEN employment will increase AND collected septage will be treated adequately and transformed in new products in each city and not dumped.

IF private companies along the value chain of liquid waste (toilets builders, maintenance, sludge collection and treatment) benefit from capacity building and a more extended and affordable access to finance AND their consumers benefit from more extended and affordable access to finance and subventions THEN increase in the quality of sanitation services and works will be provided AND employment along the value chain of liquid waste management will increase.

IF more sanitation services and works are provided and their quality is improving THEN households will benefit from an increased access and quality of sanitation services AND the health condition of the population will improve AND the impact on the environment degradation of the city will decrease.

IF local bodies capacities are supported toward sensitization, regulation, information and inclusivity in sanitation THEN all citizens will understand how to better access sanitation services, in a more inclusive way (including gender) AND the quality of the activities of the liquid waste private sector will be more sustainable.

IF drainages are rehabilitated or constructed in priority areas AND an early warning heat wave/flood monitoring system is developed and operationalized AND a plan for the drainage system and its maintenance is developed and operationalized AND Nature Based Solutions are promoted AND MMDAs are strengthened on climate change resilience AND the solid waste collection system is working efficiently (phase 1) THEN Tamale will be more resilient to climate change AND Tamale's citizens will be less impacted by floods and heatwaves.

IF Nature Based Solutions are put in place in a way to develop inclusive economic activities like urban agriculture, THEN employment will increase.

IF Tamale is more resilient to climate change AND access to sanitation and treatment of the sludges is improved THEN the risk of disaster in Tamale will reduce AND the health condition of the population will improve AND the impact on the environment degradation of the city will decrease.

IF employment along the liquid waste value chain increases AND employment is generated by the infrastructure works of the project THEN urban poverty decreases.

3.6 Logical Framework Matrix

This indicative logframe constitutes the basis for the monitoring, reporting and evaluation of the intervention.

On the basis of this logframe matrix, a more detailed logframe (or several) may be developed at contracting stage. In case baselines and targets are not available for the action, they should be informed for each indicator at signature of the contract(s) linked to this AD, or in the first progress report at the latest. New columns may be added to set intermediary targets (milestones) for the Output and Outcome indicators whenever it is relevant.

- At inception, the first progress report should include the complete logframe (e.g. including baselines/targets).
- Progress reports should provide an updated logframe with current values for each indicator.
- The final report should enclose the logframe with baseline and final values for each indicator.

The indicative logical framework matrix may evolve during the lifetime of the action depending on the different implementation modalities of this action.

The activities, the expected Outputs and related indicators, targets and baselines included in the logframe matrix may be updated during the implementation of the action, no amendment being required to the Financing Decision.

Results	Results chain (e): Main expected results (maximum 10)	Indicators (e): (at least one indicator per expected result)	Baselines (values and years)	Targets (values and years)	Sources of data	Assumptions
Impact	Improved urban sustainability and prosperity for all	<p>1. GERF 1.23/ SDG 1.1.1 - Proportion of the population living below the international poverty line in the targeted cities, disaggregated by sex, age and disability</p> <p>2. Number of residents in Outcome 2 project areas impacted by flood (disaggregated by sex and disability)</p>	<p>1. To be drawn from baseline studies by sustainable cities phase 1</p> <p>2. 20,000 inhabitants</p>	<p>1. To be drawn from baseline studies</p> <p>2. 0</p>	<p>1. Household survey for baseline and end line</p> <p>2. NADMO and Tamale Metro Assembly (TaMA)</p>	<i>Not applicable</i>
Outcome 1	1. Increase sustainable, equitable and inclusive access to sanitation and hygiene services through enhanced local capacity, private sector development and employment, with a specific focus on women in all their diversity and most marginalised groups in Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi	<p>1.1 Proportion of population using safely managed sanitation services disaggregated by sex and disability</p> <p>1.2 Number of additional jobs created in WASH business in target urban areas (disaggregated by sex of the job holder)</p> <p>1.3 Number of additional climate resilient toilets built in the targeted MMAs with direct support from the project</p> <p>1.4 Number of people benefitting from improved sanitation services in urban areas, disaggregated by sex and age</p>	<p>1.1- 23 %</p> <p>1.2- 0</p> <p>1.3- 0</p> <p>1.4- 0</p>	<p>1.1- 45 %</p> <p>1.2- total: 300 / Women: 50</p> <p>1.3- 42 000</p> <p>1.4- 200 000</p>	<p>1.1 UNICEF reports</p> <p>1.2 UNICEF reports</p> <p>1.3 UNICEF reports</p> <p>1.4 UNICEF reports</p>	Local bodies maintaining the same engagement toward sanitation and understanding the long-term benefit of investing time and resources in sanitation, private sector and inclusivity
Outcome 2	2. Strengthened urban resilience to adapt to risks of climate change in Tamale particularly	<p>2.1. Number of people benefitting from an improved living environment that takes into account the effects of climate change in Tamale (disaggregated by sex, age and disability)</p> <p>2.2. Number of additional jobs / income generating activities linked to climate change activities created in Tamale²¹</p>	<p>2.1. 0</p> <p>2.2. 0</p>	<p>2.1. 20 000 Inhabitants</p> <p>2.2. To be reported at the end of the project</p>	<p>2.1 AFD reports</p> <p>2.2 AFD reports</p>	Local bodies maintaining the same engagement toward climate change and understanding the long-term benefit of investing time and

						resources in this area
Output 1 relating to Outcome 1	1.1 Five faecal sludge treatments facilities are built, operated and financially and environmentally sustainable in Wa, Bolgatanga, Yendi, Damongo and Nalerigu	1.1.1 Percentage of collected septage treated adequately in each city 1.1.2 Percentage of faecal sludge transformed into circular economy products	1.1.1 - < 5 % (2023) 1.1.2 - 0 %	1.1.1 - > 50 % (2030) 1.1.2 – > 50 %	1.1.1 MMDAs data 1.1.2 Faecal sludge treatments facilities reports	
Output 2 relating to Outcome 1	1.2 The capacity of the private sector to meet the demand and quality requirements for sanitation, hygiene and liquid waste management services is strengthened	1.2.1 Number of trained and certified sanitation LMEs and SMEs engaged in sanitation-hygiene businesses & financing (disaggregated by sex of the representative of the LMEs and SMEs) 1.2.2 Number of trained artisans and masons available to provide latrine construction services (disaggregated by sex and disability)	1.2.1 - 3 1.2.2 - 30	1.2.1 – 36 / women: 7 1.2.2 - 300	1.2.1 UNICEF reports 1.2.2 UNICEF reports	
Output 3 relating to Outcome 1	1.3 Local bodies capacity to facilitate and regulate inclusive, quality, and sustainable liquid waste service delivery is improved	1.3.1 Number of trained MMDA Staff (EHOs, CDOs, Works Engineers) on sanitation quality, inclusivity, accessibility and regulation, sensitization on sanitation-hygiene (disaggregated by sex) 1.3.2 Number of actions and campaigns done by each MMDAs to ensure improved and more inclusive sanitation-hygiene	1.3.1 - 0 1.3.2 - 0	1.3.1 – total: 150 / women: 50 1.3.2 - 20	1.3.1 UNICEF reports 1.3.2 UNICEF reports	Local bodies maintaining the same engagement toward sanitation Trained staff remains assigned in the same urban areas
Output 4 relating to Outcome 1	1.4 Access to finance for households (prioritising female- headed and households with disabled family members), SMEs and LMEs for sanitation/liquid waste management and water services are improved	1.4.1 Number of Sanitation- Business Loans (LMEs and SMEs) 1.4.2 Number of households loans for sanitation- and water connection	1.4.1 - 0 1.4.2 - 0	1.4.1 - 45 1.4.2 – 4700	1.4.1 UNICEF reports 1.4.2 UNICEF reports	

²¹ As the feasibility study for outcome 2 is still ongoing, the indicator might be finetuned during the ongoing appraisal related to AFD contribution.

Output 1 relating to Outcome 2	2.1. Resilient urban infrastructures are developed as to increase climate change adaptation in the most needed areas	2.1.1. Length of stormwater drainage infrastructure created or rehabilitated in Outcome 2 areas 2.1.2. Number of employment created during the works (disaggregated by sex, disability and local recruitment) ²²	2.1.1. 0 2.1.2. 0	2.1.1. 6 km 2.1.2 – About 100	2.1.1. TaMA 2.1.2. AFD reports	
Output 2 relating to Outcome 2	2.2. Governance in Tamale is improved as to better anticipate and respond to the adverse effects of climate change, including by engaging with civil society	2.2.1. Number of trained Staff from TaMA, Ministries, civil society and Agencies on climate change adaptation (disaggregated by sex) 2.2.2. Number of communication actions and campaigns done in Tamale toward climate change adaptation	2.2.1. 0 2.2.2. 0	2.2.1 – about 20 / women: 5 2.2.2 – about 10	2.2.1. AFD reports 2.2.2. AFD reports	Local bodies maintaining the same engagement toward climate change Trained staff remains assigned in the same urban areas
Output 3 relating to Outcome 2	2.3. Sustainable nature-based solutions and public spaces are developed and secured with the public and the private sectors, as to increase climate change adaptation and inclusivity	2.3.1. Surface area of public green spaces developed/ rehabilitated /protected as of play areas and flood mitigation infrastructure in Tamale	2.3.1. 0	2.3.1. about 30 000 m2	2.3.1. AFD reports	

²² As the feasibility study for outcome 2 is still ongoing, the indicator might be finetuned during the ongoing appraisal related to AFD contribution.

4 IMPLEMENTATION ARRANGEMENTS

4.1 Financing Agreement

In order to implement this action, it is envisaged to conclude a financing agreement with the partner country.

4.2 Indicative Implementation Period

The indicative operational implementation period of this action, during which the activities described in section 3 will be carried out and the corresponding contracts and agreements implemented, is 72 months from the date of entry into force of the financing agreement.

Extensions of the implementation period may be agreed by the Commission's responsible authorising officer by amending this Financing Decision and the relevant contracts and agreements.

4.3 Implementation of the Budget Support Component

N.A.

4.4 Implementation Modalities

The Commission will ensure that the EU rules and procedures for providing financing to third parties are respected, including review procedures, where appropriate, and compliance of the action with EU restrictive measures²³.

4.4.1 Indirect Management with an entrusted entity

A part of this action may be implemented in indirect management with United Nations Children's Fund (UNICEF). This implementation entails engaging and managing the following project outputs of the Specific Objective 1 "Increase sustainable, equitable and inclusive access to sanitation services through enhanced local capacity, private sector development and employment in Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi.

- 1.1 "Five faecal sludge treatments facilities are built, operated and financially and environmentally sustainable in Wa, Bolgatanga, Yendi, Damongo and Nalerigu" partially. UNICEF support will concern only the two medium size scales facilities in Nalerigu and Damongo;
- 1.2 "The capacity of the private sector to meet the demand and quality requirements for sanitation and liquid waste management services is strengthened";
- 1.3 "Local bodies capacity to facilitate and regulate inclusive, quality, and sustainable liquid waste service delivery is improved";
- 1.4 "Access to finance for households, SMEs and LMEs for sanitation/liquid waste management and water services are improved".

The activities will support the development of sanitation/liquid waste management activities, including in house toilets in Wa, Bolgantanga, Yendi, Tamale, Nalerigu and Damongo. This will notably include capacity building, technical support and innovative financing provided to the private companies in charge of sanitation along the value chain of liquid waste management as well as their consumers (affordable loans) to allow households to better access sanitation services (individual toilets, maintenance, and sludge collection). These investments will be secured under the leadership of Urban areas' Assemblies who will be strengthened as part of the activities.

The envisaged entity has been selected using the following criteria:

- Capacity to mobilise financing to co-finance Outcome 1;
- Proven successful experience in the support of sanitation/liquid waste management through private sector strengthening;

²³ www.sanctionsmap.eu. Please note that the sanctions map is an IT tool for identifying the sanctions regimes. The source of the sanctions stems from legal acts published in the Official Journal (OJ). In case of discrepancy between the published legal acts and the updates on the website it is the OJ version that prevails.

- Proven successful experience in the support of sanitation/liquid waste management through innovative financing;
- Proven successful experience in the support of sanitation/liquid waste management;
- Proven capacity to manage successfully the implementation of EU-funded project in third countries;
- Proven expertise in the support to marginalized population such as women.

In case the envisaged entity would need to be replaced, the Commission’s services may select a replacement entity using the same criteria. If the entity is replaced, the decision to replace it needs to be justified.

4.4.2 Indirect Management with an entrusted entity

A part of this action may be implemented in indirect management with Agence Française de Développement (AFD).

This implementation entails engaging and managing the outputs of the Specific Objective 2 “Strengthen urban resilience to the effects of climate change in Tamale particularly”. The activities will support urban resilience to the effects of climate change in Tamale.

The envisaged entity has been selected using the following criteria:

- Capacity to mobilise financing to co-finance Outcome 2;
- Proven capacity to manage successfully the implementation of a large EU-funded project in Ghana and third countries;
- Proven expertise in the urban development in Ghana;
- Proven capacity to successfully implement large scale infrastructure projects in Ghana.

In case the envisaged entity would need to be replaced, the Commission’s services may select a replacement entity using the same criteria. If the entity is replaced, the decision to replace it needs to be justified.

4.4.3 Contribution to Africa Investment Platform

This contribution may be partially implemented under indirect management with the entities, called Lead Finance Institutions, identified in the appendix to this Action Document for the output 1.1 “Five faecal sludge treatments facilities are built, operated and financially and environmentally sustainable in Wa, Bolgatanga, Yendi, Damongo and Nalerigu”. may be partially implemented under indirect management with European Investment Bank (EIB). EIB will provide a sovereign loan to support only the three large size scales facilities in Wa, Bolgatanga and Yendi.

At this stage the EIB is pre-identified for this activity for the following reasons:

- A request has been sent by the Ministry of Finances to finance the construction and the beginning of the operations of three large scale faecal sludge treatment facilities in Wa, Bolgatanga and Yendi together with the EU to ensure concessionality according to IMF criteria;
- EIB benefits from the EFSD+ Guarantee Agreement for EIB sovereign lending which allow the mobilisation of a sovereign guarantee for this investment;
- EIB capacity to mobilise a sovereign loan to co-finance the project;
- A proven capacity to manage successfully the implementation of large EU-funded projects in third countries;
- A proven expertise in the sanitation and urban sectors in third countries;
- A proven capacity to successfully implement large scale infrastructure projects in third countries.

Blending is a highly relevant modality to meet the specific challenges faced currently by Ghana and Volta River Authority to finance this investment project:

- Ghana is highly indebted and is currently implementing an IMF programme with strong restrictions in terms of debt management. Therefore, concessional loans are prioritised and it is strategic to add concessionally to investment projects like this one with high economic, social and environmental impacts;
- Even without these strong restrictions in terms of debt management, the cost of loans for Ghana due to the high country risk premium is so high, and currently the private sector is not able to invest in such activities

with such a high financial burden. The blending operation ensure the realization of this project answering to important social and environmental needs;

- To ensure the success of this operation, a technical assistance will be mobilized to support the Ministry, the municipality and the private sector and ensure sustainability of the operation.

If negotiations with the above-mentioned entity fail, the action may be implemented in indirect management with any of the entities, called Lead Finance Institutions, identified in the appendix 2 to this Action Document.

4.4.4 EFSD+ operations covered by budgetary guarantees

A part of this action may be implemented through budgetary guarantees under indirect management. The budgetary guarantees would fall within the following EU – Ghana Joint Programming’s priority area 1 Green Growth for Jobs

This section 4.4.4 is included for information purposes only. A comprehensive action plan covering all EFSD+ budgetary guarantees and the financing decision for the entire annual commitment under the EFSD+ budget line are adopted separately.

4.4.5 Changes from indirect to direct management mode (and vice versa) due to exceptional circumstances (one alternative second option)

4.4.5.1. For the following outputs:

- 1.1 “Five faecal sludge treatments facilities are built, operated and financially and environmentally sustainable in Wa, Bolgatanga, Yendi, Damongo and Nalerigu” partially as support supposed to be provided through UNICEF concerns only the two medium size scales facilities in Nalerigu and Damongo.
- 1.2 “The capacity of the private sector to meet the demand and quality requirements for sanitation and liquid waste management services is strengthened”;
- 1.3 “Local bodies capacity to facilitate and regulate inclusive, quality, and sustainable liquid waste service delivery is improved”;
- 1.4 “Access to finance for households, SMEs and LMEs for sanitation/liquid waste management and water services are improved”.

If the implementation modality of indirect management (4.4.1) proves impossible due to exceptional circumstances and reasons beyond the Commission's control, then the following activities may be implemented under direct management through procurement.

4.4.5.2. For the Specific Objective 2 “Strengthen urban resilience to the effects of climate change in Tamale particularly”.

If the implementation modality of indirect management (4.4.2) proves impossible due to exceptional circumstances and reasons beyond the Commission's control, then the following activities may be implemented under direct management through procurement.

4.5. Scope of geographical eligibility for procurement and grants

The geographical eligibility in terms of place of establishment for participating in procurement and grant award procedures and in terms of origin of supplies purchased as established in the basic act and set out in the relevant contractual documents shall apply.

The Commission’s authorising officer responsible may extend the geographical eligibility on the basis of urgency or of unavailability of services in the markets of the countries or territories concerned, or in other duly substantiated cases where application of the eligibility rules would make the realisation of this action impossible or exceedingly difficult (Article 28(10) NDICI-Global Europe Regulation).

4.6. Indicative Budget

Indicative Budget components	EU contribution (amount in EUR)	Third-party contribution, in currency identified
Implementation modalities – cf. section 4.4		
Objective 1 Increase sustainable, equitable and inclusive access to sanitation services in six urban areas through enhanced local capacity, private sector development and employment, in Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi	12 840 000	
Indirect management with UNICEF - cf. section 4.4.1	8 500 000	EUR 1 000 000 ²⁴
Contribution to Africa Investment Platform - cf. section 4.4.3	4 340 000	
Objective 2 Strengthen urban resilience to the effects of climate change in Tamale particularly	25 000 000	
Indirect management with AFD - cf. section 4.4.2	25 000 000	EUR 5 000 000
Evaluation – cf. section 5.2 Audit – cf. section 5.3	Will be covered by another Decision	N.A.
Contingencies	N.A.	N.A.
Totals	37 840 000	EUR 6 000 000

4.7 Organisational Set-up and Responsibilities

For the purpose of the integrated approach and coherence of the actions, it is relevant to use the same steering Steering Committee which has been set up for the EU-Ghana partnership for sustainable Cities – phase 1 and enlarge it to the new implementers.

This Steering Committee is co-chaired by the lead Ministry (MLGDRD) and the Ministry of Finance (MoF) for the strategic guidance of the entire action. It will comprise the European Union Delegation, the main governmental actors, at central and decentralised levels, representatives from the private sector and civil society. The implementing partners of the action will prepare the part of the meeting concerning them and organize among themselves to do the secretariat. Other development partners may participate as observers. The Committee may invite further members as appropriate.

The Committee shall meet twice a year but could also be convened whenever the action implementation requires strategic decisions or changes. If deemed necessary, the Committee will form technical sub-committees to meet regularly under its supervision.

As part of its prerogative of budget implementation and to safeguard the financial interests of the Union, the Commission may participate in the above governance structures set up for governing the implementation of the action and may sign or enter into joint declarations or statements, for the purpose of enhancing the visibility of the EU and its contribution to this action and ensuring effective coordination.

4.8 Pre-conditions

N.A.

²⁴ Contribution from UNICEF is USD 1 200 000.

5 PERFORMANCE MEASUREMENT

5.1 Monitoring and Reporting

The day-to-day technical and financial monitoring of the implementation of this action will be a continuous process, and part of the implementing partner's responsibilities. To this aim, the implementing partner shall establish a permanent internal, technical and financial monitoring system for the action and elaborate regular progress reports (not less than annual) and final reports. Every report shall provide an accurate account of implementation of the action, difficulties encountered, changes introduced, as well as the degree of achievement of its results (Outputs and direct Outcomes) as measured by corresponding indicators, using as reference the logframe matrix (for project modality) and the partner's strategy, policy or reform action plan list (for budget support).

The Commission may undertake additional project monitoring visits both through its own staff and through independent consultants recruited directly by the Commission for independent monitoring reviews (or recruited by the responsible agent contracted by the Commission for implementing such reviews).

Roles and responsibilities for data collection, analysis and monitoring:

- The implementing partners will not only have to collect appropriate data in relation to the indicators of the logframe, but also to support local bodies and the private sector in generating, collecting and using the necessary dataset.
- Data will be analysed by implementing partners and the main partners of the project (especially local bodies) to drive evidence-based decisions and actions. The steering committee will be the occasion to present and document this process.

All monitoring and reporting shall assess how well the action promotes gender equality which lies at the heart of this programme and takes a human rights-based approach, including ensuring the rights of persons with disabilities and other marginalised groups. Data collected, where appropriate and possible, will be disaggregated by sex and age, and by disability if tenable.

5.2 Evaluation

Having regard to the importance and the nature of the action, a mid-term and final evaluations may be carried out for this action or its components via independent consultants contracted by the Commission.

The mid-term evaluation will be carried out for problem solving and learning purposes, in particular with respect to the synergies of actions between the implementers and the phases.

Sustainable cities being a priority area, a component of the TEI, and being implemented in phases, these evaluations will cover systematically the 2 phases.

The Commission shall inform the implementing partner at least 3 months in advance of the dates envisaged for the evaluation missions. The implementing partner shall collaborate efficiently and effectively with the evaluation experts, and inter alia provide them with all necessary information and documentation, as well as access to the project premises and activities.

The evaluation reports may be shared with the partners and other key stakeholders following the best practice of evaluation dissemination²⁵. The implementing partner and the Commission shall analyse the conclusions and recommendations of the evaluations and, where appropriate, apply the necessary adjustments.

In addition, all evaluations shall assess to what extent the Action has considered human rights-based approaches as well as whether and how the Action contributes to reducing inequalities, strengthen gender equality and women's empowerment and disability inclusion. The evaluation process will include expertise on human rights, disability and gender equality assessment.

²⁵ See best practice of evaluation dissemination

5.3 Audit and Verifications

Without prejudice to the obligations applicable to contracts concluded for the implementation of this action, the Commission may, on the basis of a risk assessment, contract independent audit or verification assignments for one or several contracts or agreements.

6 STRATEGIC COMMUNICATION AND PUBLIC DIPLOMACY

The 2021-2027 programming cycle will adopt a new approach to pooling, programming and deploying strategic communication and public diplomacy resources.

In line with the 2022 “[Communicating and Raising EU Visibility: Guidance for External Actions](#)”, it will remain a contractual obligation for all entities implementing EU-funded external actions to inform the relevant audiences of the Union’s support for their work by displaying the EU emblem and a short funding statement as appropriate on all communication materials related to the actions concerned. This obligation will continue to apply equally, regardless of whether the actions concerned are implemented by the Commission, partner countries, service providers, grant beneficiaries or entrusted or delegated entities such as UN agencies, international financial institutions and agencies of EU member states.

However, action documents for specific sector programmes are in principle no longer required to include a provision for communication and visibility actions promoting the programmes concerned. These resources will instead be consolidated in Cooperation Facilities established by support measure action documents, allowing Delegations to plan and execute multiannual strategic communication and public diplomacy actions with sufficient critical mass to be effective on a national scale.

Appendix 1 REPORTING IN OPSYS

A Primary Intervention (project/programme) is a coherent set of activities and results structured in a logical framework aiming at delivering development change or progress. Identifying the level of the primary intervention will allow for:

Articulating Actions or Contracts according to an expected chain of results and therefore allowing them to ensure efficient monitoring and reporting of performance;

Differentiating these Actions or Contracts from those that do not produce direct reportable development results, defined as support entities (i.e. audits, evaluations);

Having a complete and exhaustive mapping of all results-bearing Actions and Contracts.

Primary Interventions are identified during the design of each action by the responsible service (Delegation or Headquarters operational Unit).

The level of the Primary Intervention chosen can be modified (directly in OPSYS) and the modification does not constitute an amendment of the action document.

The intervention level for the present Action identifies as (tick one of the 4 following options);

Contract level (i.e. top-up cases, different phases of a single programme)		
<input checked="" type="checkbox"/>	Single Contract 1	Foreseen individual legal commitment (or contract) 1: Sustainable cities phase 2 - Strengthen urban resilience to the effects of climate change in Tamale
Group of contracts level (i.e. series of programme estimates, cases in which an Action includes for example four contracts and two of them, a technical assistance contract and a contribution agreement, aim at the same objectives and complement each other)		
<input checked="" type="checkbox"/>	Group of contracts 1	<p>Foreseen individual legal commitment (or contract) 2: Sustainable cities phase 2 – Operationalization of 3 large scales faecal sludge treatments facilities in Wa, Bolgatanga and Yendi</p> <p>Foreseen individual legal commitment (or contract) 3: Sustainable cities phase 2 – Increase sustainable, equitable and inclusive access to sanitation services through enhanced local capacity, private sector development and employment, in Wa, Bolgatanga, Tamale, Nalerigu, Damongo and Yendi</p>

APPENDIX 2 - Indicative list of Eligible financial institutions

Eligible financial institutions to submit blending proposals to the Africa Investment Platform for the implementation of activities under the proposed action.

Acronym of Legal Entity	Legal Entity (sub-entities covered (if any) via hyperlink
ADB	Asian Development Bank
AfDB	African Development Bank
AU-IBAR	African Union
CABEI	Central American Bank for Economic Integration
CIFOR	Centre for International Forestry Research
DBSA	Development Bank of Southern Africa
EADB	East African Development Bank
EBRD	European Bank for reconstruction and development
EDFI	European Development Finance Institutions ²⁶
EIB	European Investment Bank
EIF	European Investment Fund
IADB	Inter-American Development Bank
IFAD	International Fund for Agricultural Development
NEFCO	Nordic Environment Finance Corporation
OIE	World Organisation for Animal Health
SPC	The Pacific Community
SPREP	South Pacific Regional Environment Programme
TDB	The Eastern and Southern African Trade and Development Bank
WBG	World Bank Group (IBRD, IDA, IFC, MIGA, ICSID)
WFP	World Food Programme

Acronym	National Agency, Country
AECID	Agencia española de cooperación internacional al desarrollo, Spain

²⁶ EDFI is an association of 15 bilateral European development finance institutions with a private sector mandate. These institutions are the Belgian Investment Company for Developing Countries (BIO), the CDC Group, Compañía Española de Financiación del Desarrollo (COFIDES), the German Investment and Development Corporation (DEG), the Finnish Fund for Industrial Cooperation (FINNFUND), the Netherlands Development Finance Company (FMO), Denmark's Investment Fund for Developing (IFU), the Norwegian Investment Fund for Developing Countries (Norfund), the Development Bank of Austria (OeEB), France's Proparco, the Belgian Corporation for International Investment (SBI-BMI), the Swiss Investment Fund for Emerging Markets (SIFEM), Società Italiana per le Imprese all'Estero (SIMEST), Portugal's Sociedade para o Financiamento do Desenvolvimento (SOFID) and Swedfund International AB.

AFD	Agence française de développement, France
BIO	Belgian Investment Company for Developing Countries
CDP	Cassa depositi e prestiti S.p.A., Italy
COFIDES	Compañía española de financiación del desarrollo, Spain
DEG	Deutsche Investitions- und Entwicklungsgesellschaft mbH, Germany
FMO	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden, Netherlands
KfW	Kreditanstalt für Wiederaufbau, Germany
PROPARCO	Groupe Agence Française de Développement, France
RVO	Rijksdienst voor Ondernemend Nederland (Netherlands Enterprise Agency), Netherlands
SIMEST	Società Italiana per le Imprese all'Estero, Italy
USAID	United States Agency for International Development, USA