

CLIMATE FINANCE ADAPTATION STUDY REPORT

Ghana

2020



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SUMMARY OF KEY FINDINGS

Below is a summary of the key findings resulting from each chapter of the report.

Chapter 1: Introduction

This report is part of an international pilot project on climate adaptation finance tracking. The project engaged civil society organisations in 6 developing countries (Ghana, Uganda, Ethiopia, Nepal, Vietnam, and the Philippines) to assess multilateral and bilateral international support for climate change adaptation. The project aims to assess if multilateral and bilateral donors' reporting of adaptation finance is reliable, in the sense that the amounts reported are reasonably accurate, through the assessment of 20 projects, including the 10 largest project funds (for which we could access project documentation) received by Ghana, between 2013-2017. The project further investigates if the supported adaptation activities are targeting the poorest and most climate vulnerable parts of the population, and if the activities are gender sensitive.

Chapter 2: International and national needs for adaptation finance

Across the 15th and 16th sessions of the Conference of the Parties to the United Nations Framework Convention on Climate Change (UNFCCC) in Copenhagen and Cancun, respectively, developed countries committed to mobilise climate financing to developing countries of USD 100 billion per year by 2020. At COP21 in Paris, it was further decided that the allocation of funds should strive to be balanced between adaptation and mitigation, in recognition of the importance of adaptation finance and enhanced support towards it. However, the most recent OECD data, published in 2019, indicates that the target is far from being met. With public climate finance from developed to developing countries reaching USD 54.5 billion in 2017, of which only 24% targeted adaptation activities and only 15% targeted LDCs.¹

As a highly vulnerable country, Ghana has prioritised adaptation and developed several policy frameworks and strategies such as the National Climate Change Adaptation Strategy; the National Adaptation Plan Framework; the National Climate Change Masterplan; and committed to a set of 11 adaptation actions under its Nationally Determined Contributions to the UNFCCC. A large portion of adaptation projects in Ghana are concentrated in the northern regions, and in the agricultural sector, which is a good indication of the vulnerability of the north and of the sector in question (Dazé and Echeverria, 2016).

To effectively implement all the developed strategies, plans, frameworks, and policies, towards building a climate-resilient society and economy, the Government of Ghana needs international cooperation and support from bilateral and multilateral funding sources. Studies by the World Bank (WB) (2010) which considered sub-sectors of the economy in isolation from other sectors vis-à-vis prices and income interactions among stakeholders, puts adaptation costs at \$300-\$400 million per annum for Ghana. Ghana recently became a lower middle-income economy and is ranked by the 2017 ND-GAIN Index as the 67th most vulnerable country to climate change. The country therefore needs adaptation finance to protect its developmental gains and to build its resilience in the face of a changing climate and climate variability.

Chapter 3: Overview of received climate finance in Ghana

A total of 405 climate-related projects were committed to Ghana in the period 2013-2017, with the related total climate commitments summing to 776 million USD, of which 277 million was committed in 2017 in 104 projects. The three largest providers of climate finance to Ghana are the European Union (EU) institutions (excluding the European Investment Bank), the African Development Bank (AfDB) and the United States. The EU institutions, AfDB and United States provided around 23%, 18% and 12% of all climate-related finance flows over the period, respectively. As a multilateral development bank, the AfDB reports climate finance figures using a method different to that used by developed countries (the Rio marker method), yet for all years has provided detailed breakdowns of the budget of its project with

¹ Available at: https://www.oecd-ilibrary.org/environment/climate-finance-provided-and-mobilised-by-developed-countries-in-2013-17_39faf4a7-en;jsessionid=Tw_eR6GkPqnIM-2tFUFY1zQD.ip-10-240-5-106

regards to mitigation and adaptation objectives. However, this is not the case for all MDBs committing climate finance to Ghana.

Key finding 1: Unlike for AfDB projects, projects committed by the World Bank, including the International Finance Corporation, have not provided detailed information concerning the mitigation and adaptation breakdowns of their climate finance projects for 2013-2016 commitments. This makes it difficult to produce accurate recipient perspective figures for the climate finance received in Ghana.

The breakdown of adaptation and mitigation finance received by Ghana was 43% and 57%, respectively, with 228 million USD and 331 million USD committed for adaptation and mitigation projects. Representing a significant imbalance between the objectives of 103 million USD over the 5-year analysis period.

Key finding 2: Climate finance received by Ghana predominantly targets mitigation. To represent the balance stipulated in the Paris Agreement, donor development aid targeting adaptation activities must be significantly increased without adversely impacting future levels of mitigation finance.

Parties to the Paris Agreement have recognized the importance of incorporating gender equality aspects into adaptation activities. The percentage of adaptation projects in Ghana with an accompanying gender equality marker has fallen considerably over the period 2013-2016, to a low of just 35% in 2016. The related value of the adaptation-related commitments with a gender marker totals 85 million USD for the period, making up 63% of total adaptation commitments.

Key finding 3: It is a matter of concern that only 35% of adaptation projects in 2016 have a Gender Equality marker and that this trend is seen to decrease from 2013-2016. Furthermore, our analysis shows that 37% of adaptation finance received in Ghana has no consideration of gender equality.

Excluding the MDBs, providers of climate finance use policy markers (or “Rio markers” if relating to a United Nations convention), to show to what extent a project targets an objective such as climate change adaptation or mitigation. Donors can assign markers of 0, 1 or 2 to indicate an objective was “not targeted”, a “significant” objective, or a “principal” objective, respectively. A “significant” marker would indicate adaptation and/or mitigation objectives are explicitly stated but not the fundamental driver or motivation for undertaking and designing the activity. Whereas a “principal” marker shows that the objectives are explicitly stated as fundamental in the design of, or the motivation for, the activity.

Importantly, the OECD’s Rio Marker Handbook (Annex 18) states those projects which have been assigned “principal” Rio markers of “2” for *both* mitigation and adaptation objectives should “be considered only upon explicit justification”.² Our analysis finds that 41 projects received by Ghana between 2013-2017 have been assigned “2” for both climate Rio markers, accounting for 150 million USD and concentrated in projects reported by the United States (29), Norway (4), and the Climate Investment Fund (CIF) (3). This figure primarily arises due to the reporting of the largest committed project to Ghana: the “Productive

² Available at: <https://www.oecd.org/dac/environment-development/Annex%2018.%20Rio%20markers.pdf>

Investments for Sustainable Agriculture Development in Northern Savannah Ecological Zone of Ghana” project provided by EU Institutions (excl. EIB) (EU: PISAD), with Rio markers of “2” for both objectives.

Considering the OECD’s guidelines, this figure risks inflating climate finance figures received by Ghana. In the team’s assessment of the EU: PISAD project, it was found that the “principal” Rio marker of 2 for mitigation was incorrectly allocated, and that mitigation should only be considered a “significant” objective of the project.

Key finding 4: Just under 150 million USD, or 19% of total received climate finance in Ghana, has been Rio marked “principal” for both mitigation and adaptation objectives.

Research commissioned by UN Environment in 2018 found that climate impacts and risk significantly increase the cost of borrowing in vulnerable developing countries.³ In effect, this makes the interest repayments attached to climate-related loans more expensive to return. To finance climate activities in countries such as Ghana – vulnerable to the impacts of climate change and at high risk of debt distress as defined by the International Monetary Fund (IMF)⁴ – through loans, jeopardises financial stability and the ability of public entities to invest in social infrastructure. Despite these risks, we estimate that from 2013-2017, 28% of total climate finance commitments received in Ghana, were provided as loans.

Key finding 5: The IMF finds that Ghana is at high risk of entering into debt distress, yet around 28% of all climate finance commitments received in Ghana from 2013-2017 were in the form of loans. Providers of climate finance should increase their provisions of grant-based support for climate change in Ghana to prevent the negative impacts related to debt.

Chapter 4: Analysis of adaptation relevance

Chapter 4 presents the results from the assessment of 20 adaptation-relevant climate finance commitments flowing to Ghana from 2013-2017, including the 10 largest projects for which project documents were public and accessible. The assessment focuses on analysing the quality of the adaptation activities undertaken and the accuracy of donor adaptation finance reporting. To do this the study followed a multi-step process adapted from the 3-step assessment developed by the MDBs, including assessments of: (1) the climate vulnerability context outlined by a project; (2) the stated intent of a project and its consideration of the identified risks, vulnerabilities and impacts; and (3) the demonstration of a direct link between these identified risks, vulnerabilities and impacts, and the financed activities.

An initial and important finding of this report concerns donor transparency. Accessing full project documents for many of the adaptation-relevant development projects was extremely difficult due to reluctance from donors to share information during the study period. Furthermore, not all of the initial selection of projects could be assessed as no documentation could be accessed at all, for example, for the Netherland’s Cocoa Rehabilitation Programme II and SWAPP II projects.

³ Climate Change and the Cost of Capital in Developing Countries. UN Environment: <http://unepinquiry.org/publication/climate-change-and-the-cost-of-capital-in-developing-countries/>

⁴ As indicated in: <https://www.imf.org/external/Pubs/ft/dsa/DSAlist.pdf>

Key finding 6: Accurate and independent analyses of adaptation finance, and climate finance more generally, is hindered by a lack of willingness of donors to make project documentation public. This lack of transparency makes it difficult for recipients of climate finance to determine if it suitably meets national, regional and local needs and priorities.

Within the individual assessments, the 3-step process highlighted key characteristic of projects which effectively target adaptation. Most importantly it was found that a project's ability to adequately assess and outline the climate vulnerability context within the relevant implementation area or sector leads to more successful adaptation projects.

Key finding 7: Adaptation projects seen to address adaptation needs routinely produce vulnerability analyses relevant to the project's activities and impacted stakeholders. Furthermore, projects which are found to effectively consider the relevant context of climate vulnerabilities, are also found to develop activities addressing the identified risks, vulnerabilities and impacts. Similarly, projects which fail to outline an adequate vulnerability context, often fail to meet the adaptation needs of those affected by the project's activities.

The analysis also discovered that most projects that successfully set the local context of the intervention areas including the climate risks, vulnerabilities and impacts, were focused on the north, which happens to be the poorest geographical region of Ghana compared to the south and the middle-belt transition zone. It is highly possible that the myriad of NGOs and donor projects concentrated in the north of Ghana has contributed to the development of reports and the existence of information and data to feed into project proposals and documents.

Key finding 8: Donor agencies and countries need to develop detailed contexts regarding climate change risk, vulnerability and adaptation for projects planned in other parts of Ghana, as they currently exist for the north. It is recommended that Ghana intensifies its data and information collection and management, to help donors acquire the relevant data to inform where funds are directed, and how effectively to put those funds to use.

In total, the team assessed 347 million USD of climate finance, 45% of total climate-related commitments received in Ghana between 2013-2017. Using the individual assessments, the team was able to produce adaptation-relevance coefficients for each project, which allowed the adaptation-relevant portion of a project's broader climate-relevant budget to be calculated. This then enabled the team's adaptation finance figures to be compared to those which were reported by donors, who make use of the Rio marker method or a 3-step approach (utilised by the MDBs).

Key finding 9: The team estimates that of the 216 million USD of adaptation finance reported by donors across the 20 assessed projects, 31.7 million USD, or 15%, can be considered as over-reported. Over-reporting originates in projects provided by the EU (9.3 million USD), CIF (9.2 million USD), the WB (4.6 million USD), the International Fund for Agricultural Development (3.6 million USD) and the AfDB (3.6 million USD). Highlighting the potential for inflated adaptation finance figures, and a significant level of inaccuracy in current donor reporting methods.

Although not reported specifically as adaptation finance, the team found further evidence of grossly over-reported *climate-related* finance, and reporting malpractice in Ghana. The International Finance Corporation's "Construction Policy and Administrative Management" project involves the building of hotel, office and retail space in Accra.

Key finding 10: Additional to the estimated 31.7 million USD of over-reported adaptation finance the team also finds that 26 million USD of climate finance has been over-reported by the International Finance Corporation, in its "Construction Policy and Administrative Management" project. The team finds no evidence in the project's documentation, to any degree, which suggests that this project targets either climate change mitigation or adaptation.

The team also found that cross-cutting projects with multiple objectives can target mitigation and adaptation co-targets to different extents, depending on the specific activities undertaken. This is at odds with current climate finance accounting methods which, for projects with equal mitigation and adaptation Rio markers, report generic cross-cutting finance figures, without mitigation and adaptation breakdowns, or simply split a cross-cutting figure equally to attribute it to mitigation or adaptation finance figures.

Key finding 11: The team also found that 4.4 million USD of adaptation finance, primarily resulting from cross-cutting projects with both mitigation and adaptation objectives, was under-reported by donors. This finding highlights that mitigation and adaptation finance reported in cross-cutting projects, as estimated using current climate finance accounting methods, is a further source of inaccuracy in climate finance figures.

A significant portion of adaptation-relevant finance to Ghana is found to be misreported by donors, due to inaccurate climate finance reporting methods and the over-statement of adaptation activities within certain projects. The team also determined that 7 adaptation Rio markers were inaccurately allocated by donors and were suggested to be changed. Indicating that there are multiple sources of inaccurate adaptation finance reporting using current methodologies: non-granular climate finance accounting methods and poorly allocated Rio markers.

Chapter 5: Analysis of poverty orientation, gender and the Joint Principles for Adaptation

Chapter 5 assesses whether the 20 projects adequately integrate gender concerns, poverty orientations, and the Joint Principles for Adaptation within their design.

Key finding 12: The team found that 15 of the 20 projects assessed had poverty reduction considerations. However, the integration of Human Rights Based Approaches and access to poverty mapping and data to support the prioritization of pro-poor groups, communities and policies remained limited.

Projects recognize that poverty determines the level of a society's climate change vulnerability and so to ensure resilience and increased adaptive capacity, poverty must be addressed. This report finds that most projects assessed with regards to poverty orientation integrate such considerations within their design. What remains lacking, was the use of data to appropriately identify poverty areas, and the use of a Human Rights Based Approach where rights and enabling pro-poor policies are advocated and pushed for.

Key finding 13: Although a smaller number of adaptation-relevant projects in 2013 -2016 had reported gender equality markers, none of which reported gender as a principal objective, our analysis shows that the majority of assessed projects have gender equality as a significant objective in their design and implementation.

Though no project was found to have gender equality as a fundamental objective, it is observed that of the 20 projects reviewed, 15 of them have tried to advance gender equality in their activities. In Ghana, where gender disparities are clear in the ownership and possession of landed property, natural resource use, and the decisions that come with their management, it is recommended that gender be addressed in all projects. At the very least, gender equality should be considered as a cross-cutting objective in all climate-related activities. The quality of adaptation funding coming to Ghana can be improved with a focus on addressing gender inequality.

Key finding 14: Under the Joint Principles for Adaptation, it appears the principle best addressed by the projects analysed was Principle E: "the resilience of target groups who are most vulnerable to climate change is promoted".

A total of 13 out of 20 projects focused their activities to target groups most vulnerable to climate change. This is necessary and positive in the Ghanaian context as there remains a significant portion of the populace that are regarded as such.

1. INTRODUCTION

This report is part of an international pilot project on climate adaptation finance tracking. The project engaged civil society organisations in 6 developing countries (Ghana, Uganda, Ethiopia, Nepal, Vietnam, and Philippines) to assess multilateral and bilateral international support for climate change adaptation in the respective countries. The project aims to assess if donor reporting of adaptation finance at the international level is reliable in the sense that the amounts reported are reasonably accurate. Earlier studies of international climate finance have indicated that there is a tendency of donors to report higher amounts disbursed for adaptation activities than what is in fact the actuality on the ground.

It is well noted and accepted globally that the poorest regions, and poorest people tend to have low adaptive capacity, which makes them more vulnerable, and therefore likely to face the brunt of current and future climatic changes and variability. Considering this assertion, the project further aims to investigate if the supported adaptation activities are targeting the poorest and most climate vulnerable parts of the population, and if the activities are gender sensitive.

This report is specific to the findings from the civil society assessment of adaptation finance in Ghana. However, results from all 6 countries will be summarized in a global report in 2020. Although politically important, this subject has not been researched a lot. It is therefore hoped that findings from this pilot project would propel discussions at the international level and facilitate future finance adaptation tracking activities by others.

All 7 reports from the project will be available at <https://careclimatechange.org/>. All background material for this Ghana report are available and can be found [here](#).

This report was prepared by an Assessment Team from 6 civil society organisations working across the environment and development field. The project was led and coordinated by Civic Response, a local Ghanaian NGO that employed the services of a local independent climate change and resilience consultant, Dr. Abdul-Razak Saeed. The remaining member organisations of the Assessment Team are: KASA Ghana; Biodiversity Advocates; Strategic Youth Network for Development; Institute of Green Growth Solutions; and SUNG Foundation. The members of the Assessment Team work in climate change, resilience, sustainable development, natural resource governance, gender, and poverty reduction. The assessment team was assisted by an Advisory Group (see Annex B).

We wish to thank all the members of the Advisory Group for their inputs, insights, and facilitating access to documents and project implementers. We also extend gratitude to the various donor agencies like Danida, the International Fund for Agricultural Development (IFAD), the EU, and many others who facilitated access to the required project documents for review. Our special thanks also go to INKA Consult for their guidance and feedback during the assessment of the 20 selected projects. Finally, this project has been financed by CARE Denmark and CARE Netherlands, using public funds from Danida and the Dutch government (in the Partners for Resilience Strategic Partnership), and we are grateful to have been recipients.

2. INTERNATIONAL AND NATIONAL NEEDS FOR ADAPTATION FINANCE

Global Warming has already surpassed 1 degree Celsius and the impacts can be observed across the various geographies of the planet. Heat waves, droughts, floods, and powerful hurricanes are costing lives and creating havoc to developmental gains, and therefore threatening the achievements of the Sustainable Development Goals (2015-2030). Continued climatic changes will lead to warmer sea surface temperatures, rising sea levels, water shortages, adverse health effects, and deteriorating conditions for food production across the globe.

People and regions most affected by changing climate and extreme weather events, have not contributed significantly to the increased atmospheric concentrations of Greenhouse Gas (GHG) emissions that are

responsible for the changes. Fortunately, as described in the Intergovernmental Panel on Climate Change (IPCC) special report, “Global Warming of 1.5°C”, it is possible in many contexts to limit loss and human suffering through well-designed adaptation measures. However, climate adaptation does not come by itself, and neither is it without costs. There is a conscious effort required towards channeling requisite finance for adaptation, and effective planning to institute and adopt measures that build resilience and reduce the impacts that a changing climate will have on humans, property, infrastructure, and livelihoods.

It is perfectly appropriate that the United Nations Framework Convention on Climate Change (UNFCCC) in its 1992 “*common but differentiated responsibility*” principle, established obligations of developed countries in assisting developing countries (mostly poor and vulnerable) in meeting the costs of climate change adaptation. A decade ago, this commitment was quantified at Conference of Parties (COP) 15, and 16. It was agreed that developed countries would deliver new and additional climate financing to developing countries and that funding should gradually be scaled up to \$100 billion per year by 2020.

With climate funding from developed countries to developing countries tending towards mitigation actions over adaptation, it was later agreed that the allocation of funds should be balanced between adaptation and mitigation, and that funding for the former should be prioritized for the most vulnerable developing countries, such as the least developed countries, small island developing states, and Africa. In 2015, at COP 21 in Paris, an agreement was signed confirming the commitment to balance funding for mitigation and adaptation. Accordingly, climate adaptation for the most vulnerable people should be supported with around \$50 billion a year from 2020.

Ghana’s economy relies heavily on climate sensitive sectors mainly agriculture, energy and forestry. With about 70% of the population directly or indirectly relying on agriculture, any anomaly in the climate tends to affect the economy, particularly the vulnerable. Climate forecast and change scenarios predict a severe and frequent pattern of drought and flood events. The lag in the climate system means that there are still decades of climate change to be faced globally and in Ghana.

With UNEP estimating annual costs of adaptation in developing countries ranging from \$ 140 – 300 billion by 2030, it means that the needs are probably much higher than expected commitments made and agreed to. This is already compounded by the fact that there is a deficit between commitments made by developed countries and disbursements made to developing countries. For instance, in 2017, only 12.9 billion USD was provided in adaptation finance representing 19% of global climate finance towards adaptation targets. With a total financing of 71.2 billion USD, climate finance must increase by 40% (28.8 billion USD) in the following years. The latest figures from the Organisation for Economic Cooperation and Development (OECD) confirm that the developed countries need to scale up funding for adaptation markedly to live up to their commitments.

As a country that recently moved to lower middle-income status and ranked by the 2017 ND-GAIN Index as the 67th most vulnerable country out of 181, with a score of 0.468, Ghana more than ever, requires adequate climate financing to undertake adaptation measures to protect its development investments. Aside from adaptation actions protecting lives, livelihoods, and property, it is strongly linked to the achievement of Sustainable Development Goals, to which Ghana has strong commitments to achieving.

With an economy that is dependent on climate sensitive sectors such as agriculture, forestry, water, and energy, Ghana is taking the appropriate steps to fully integrate climate risks and resilience into its development. The country’s vulnerability to climate change, frequent and extreme weather events is in large part determined by its exposure (ranked 99 out of 181 by 2017 ND-GAIN Index) to the various effects of droughts, floods, sea level rise, increasing temperatures, compounded by low adaptive capacity, and heightened sensitivities (111 out of 181 by 2017 ND-GAIN Index) due to poor resource use and planning. Over the years, there have been increased incidences of flooding in northern Ghana affecting economic activities and causing displacements; sea erosion affecting coastal settlements, tourism infrastructure and livelihoods; delayed rains affecting agricultural productivity; etcetera. For instance, projections for cocoa

production indicate serious socioeconomic implications for farmer livelihoods, and for Cocoa's significant contribution⁵ to Ghana's national income/GDP.

The frequency and intensity of weather events is expected to increase in Ghana. With different agro-ecological zones across the breadth and length of the country, climate change means different impacts for the dry northern savannah, transitional middle-belt zone, and the moist-semi deciduous forest region of the south. According to a 2010 study by the World Bank, highest temperature increases will be in Northern, Upper East, and Upper West Regions (2.1-2.4 degrees Celsius by 2050), whilst the lowest increases will be in Brong Ahafo Region (1.3 -1.6 degrees Celsius). The particularly vulnerable regions of Ghana are the northern regions due to high levels of poverty, dry conditions, and heavy reliance on agriculture (Dazé and Echeverria, 2016). There is a stark difference in the development of northern Ghana and that of southern Ghana, and this has bearing on the extent to which expected climatic changes like increasing rainfall variability, and higher temperatures will impact sections of the country. However, sections of the southern belt, close to the coast will also face peculiar sea level rise and warming sea surface temperatures that inland Ghana would not face. Within the country, sections of the populace considered particularly vulnerable include people living in drought and flood prone areas, and eroding coastal areas, people living in informal settlements like slums, and poor women in rural areas (Dazé and Echeverria, 2016).

As a highly vulnerable country, Ghana has prioritised adaptation⁶ and therefore developed several policy frameworks and strategies such as the National Climate Change Adaptation Strategy; the National Adaptation Plan Framework; the National Climate Change Masterplan; and committed to a set of 11 adaptation actions under its Nationally Determined Contributions to the UNFCCC for which it recently prepared an Implementation Plan. With a score of 0.370, Ghana ranks 110th out of 181 countries for its readiness for addressing a changing climate to build resilience (ND-GAIN Index, 2017). Several adaptation projects in Ghana are concentrated in the northern regions, and in the agricultural sector, which is a good indication of the vulnerability of the north and of the sector in question, for actions to be prioritised in those areas (Dazé and Echeverria, 2016).

To effectively implement all the developed strategies, plans, frameworks, and policies, towards building a climate-resilient society and economy, the Government of Ghana needs international cooperation and support from bilateral and multilateral funding sources. Studies by the World Bank (2010) which considered sub-sectors of the economy in isolation from other sectors vis-à-vis prices and income interactions among stakeholders, puts adaptation costs at \$300-\$400 million per annum for Ghana. These financial assistances for adaptation can be channeled into establishing early warning and response systems; research and development; capacity building; improve data storage and increase access to data; construct climate-proof structures; build and improve protective infrastructure, etc.

3. OVERVIEW OF RECEIVED CLIMATE FINANCE IN GHANA

This project used the OECD-DAC climate-related development aid database to aggregate and analyse climate finance from developed countries and multilateral donors to Ghana between 2013-2017, for both mitigation and adaptation objectives. The climate finance data on the site also includes policy markers on climate change mitigation and adaptation (Rio markers) - further elaborated on in Section 4 – as marked and reported by donors.

⁵ Cocoa contributes 10% of Agriculture sector's 30% to the national GDP (Vigneri and Kolavalli, 2018)

⁶ Adaptation is prioritised together with low carbon economic growth, and social development in the National Climate Change Policy

Over the 5-year period from 2013-2017, Ghana received **776.5 million USD** distributed amongst a total of 405 projects. Out of the total 405 climate-related projects reported, 63 were committed in 2013; 72 in 2014; 83 each for 2015 and 2016; and a high of 104 projects in 2017 as depicted in Figure 1, *left* below. The total climate finance commitment averages out to 155.3 million USD committed per year for the period. However, the actual commitments are not evenly spread over each year, with a significant increase in the years 2016 and 2017, with commitments totaling 228,625 and 277.1 million USD respectively (Figure 1, *right*). This is in comparison to preceding years, with climate commitments reaching significant lows of 47.8 million USD in 2013 and 59.8 million USD in 2015. As indicated in Section 2 above, the World Bank estimates adaptation costs between USD 300 – 400 million per year for Ghana. Compared to the finance that the country currently receives per annum for climate on the whole, there is clearly a deficit in the finance that the country receives for climate change activities, and even more so for its adaptation efforts.

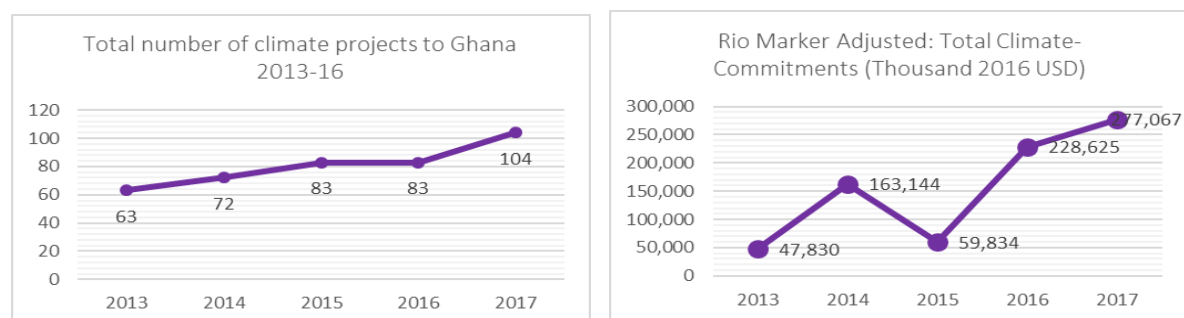


FIGURE 1 CLIMATE RELATED PROJECTS IN GHANA AND THEIR VALUES BROKEN DOWN BY YEAR

The largest provider of climate finance to Ghana are EU institutions (excl. EIB), followed by the African Development Bank, the United States and Germany (Figure 2). EU Institutions (excl. EIB) commitments total 174.8 million USD, due to the commitment of 3 projects in 2017, the largest, “Productive Investments for Sustainable Agriculture Development in Northern Savannah Ecological Zone of Ghana”, has a value of 111.6 million USD, and is the largest project committed over the entire period of 2013-2017 by a considerable margin. Another large project funded by the EU institutions (excl. EIB) is the “Resilience Against Climate Change (Reach)” with a value of 21.9 million USD.

The US has provided a significant number of projects (77), well spread over the years 2013-17 and totaling 93.5 million USD for the entire period. This equates to a relatively small commitment per project of 1.2d USD. Germany’s commitments total 64 million USD. The largest project committed by Germany is the “Renewable Energy Programme - Pilot Photovoltaic Project”, worth 25.2 million USD. An average value of 12.8 million USD was committed per year. While, the Netherlands has provided 40.3 million USD overall in the period of 5 years and Denmark 1.8 million USD.

For multilaterals, the AfDB was the highest funding agency with 12 project commitments that stand at an average of 11.7 million USD. Its largest individual project is valued at 37.4 million USD. For the period, 2013-2017, the AfDB’s commitments total 140.9 million USD.

In total, around 28% of all climate finance commitments received in Ghana from 2013-2017 were in the form of loans.

Parties to the Paris Agreement have recognized the importance of incorporating gender equality aspects into adaptation flows. The percentage of adaptation projects in Ghana with a gender equality marker has fallen considerably over the period 2013-2016, to a low of just 35% in 2016. The value of adaptation-related commitments with a gender marker totals 85 million USD for the period, making up 63% of total adaptation commitments.

As noted in the OECD’s Rio Marker Handbook (Annex 18), those projects which have been assigned “principal” Rio markers of 2 for both mitigation and adaptation objectives should “be considered only upon

explicit justification”⁷. A number of projects received by Ghana have been assigned “2” for both climate Rio markers. Concentrated in projects reported by the United States (29), Norway (4), and CIF (3). The value of these projects totals 150 million USD. This figure primarily arises due to the reporting of the largest committed project to Ghana as ‘2,2’, “Productive Investments for Sustainable Agriculture Development in Northern Savannah Ecological Zone of Ghana” by EU Institutions (excl. EIB). The reporting of “2” for both adaptation and mitigation for projects is a trend which has risen through the period 2013-2017, peaking in 2016 with 17 of the 83 (20%).

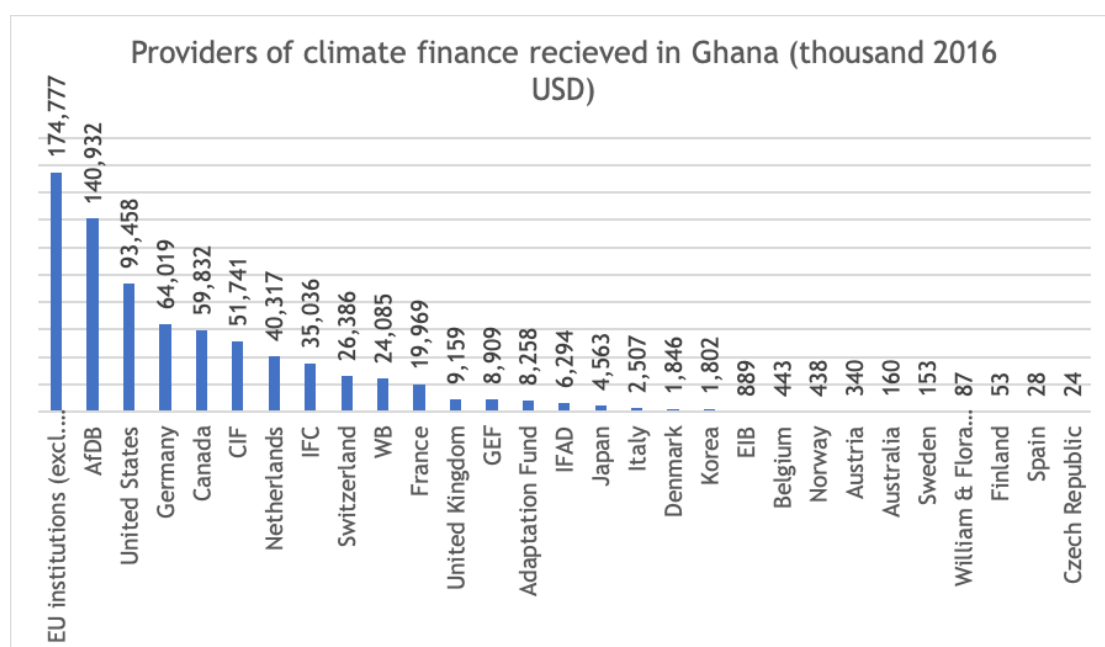


FIGURE 2 PROVIDERS OF CLIMATE FINANCE COMMITMENT TO GHANA. FIGURES PRODUCED USING OECD CLIMATE-RELATED DEVELOPMENT FINANCE DATA, ASSUMING A RIO MARKER 1 COEFFICIENT OF 40%.

3.1 RATIO OF ADAPTATION AND MITIGATION FINANCE

As mentioned earlier on in “**Section 2: Needs for adaptation finance**”, the Paris Agreement calls for a balance to be struck between climate finance for mitigation and for adaptation, addressing conditions and capacity constraints in the poorest and most vulnerable developing countries (Article 9.4). However, this analysis indicates that the ratio of adaptation and mitigation finance for Ghana during the period 2013-2016 is skewed towards mitigation, with 271 million USD committed for mitigation but only 137,547 committed for adaptation. With the inclusion of 2017 data is the adaptation gap narrows slightly, but is still significantly imbalanced, with 331.2 million USD and 227.9 million USD committed for mitigation and adaptation projects respectively for the entire period 2013-2017 (see Table 1).

Ratio of Adaptation Finance (<i>including cross-cutting</i>)	Ratio of Mitigation Finance (<i>including cross-cutting</i>)
43%	57%

A total of 178.2 million USD (23%) of the reported climate-relevant commitments to Ghana is considered as cross-cutting and therefore targets both mitigation and adaptation for 2013-17. When figures for

⁷ Available at: <https://www.oecd.org/dac/environment-development/Annex%2018.%20Rio%20markers.pdf>

projects described as cross-cutting are divided between mitigation and adaptation objectives, the ratio stands at 33% finance committed to adaptation, and 67% for mitigation for 2013-2016, representing a considerable imbalance between the two objectives. When the same division is done between mitigation and adaptation objectives for cross-cutting figures of 2013-2017, the ratio stands at 43% finance committed to adaptation and 57% of finance committed to mitigation, indicating a maintenance of the imbalance between the two objectives.

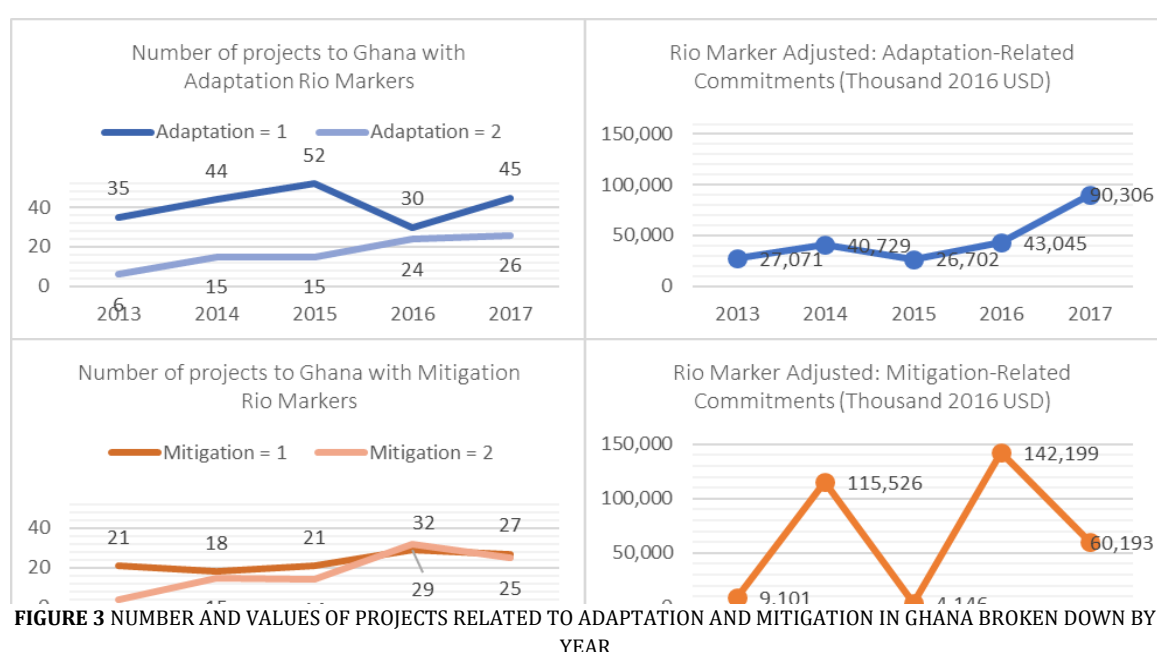
Total adaptation-related commitments (million USD)	Total mitigation-related commitments (million USD)	Cross-cutting (million USD)	Total multilateral climate-related commitments (million USD)	Total climate commitments (million USD)
227.9 (29%)	331.2 (43%)	178.2 (23%)	39.3 (5%)	776.5 (100%)

TABLE 1 BALANCE OF FINANCE COMMITMENTS BETWEEN ADAPTATION, MITIGATION, CROSS-CUTTING AND MULTILATERAL FINANCE FOR GHANA IN 2013-17. *MULTILATERAL FINANCE WITH SPECIFIED MITIGATION AND ADAPTATION BUDGETS HAS BEEN INCLUDED IN THE RELEVANT TOTALS. THEREFORE, MULTILATERAL CLIMATE-RELATED FINANCE IS THAT WHICH HAS BEEN REPORTED WITHOUT AN OBJECTIVE BREAKDOWN.

For the year 2017 alone, climate-related commitments stand at 45% for mitigation and 55% adaptation. This had such a large effect on the overall balance during the entire 2013-2017 period due to 2017 having the highest overall commitment totals. Despite this alleviating effect, the ratio of 57:43 is still quite high, when taken in the context of other countries in this study. The imbalance between the two objectives is most pronounced in 2016, when adaptation financing peaks at 43 million USD, in comparison to 142.2 million USD directed to mitigation financing; a ratio of 23%:77%.

In the years of 2013 and 2015, adaptation finance is higher than mitigation, due to considerable lows in the amount of mitigation financing of 9,101 and 4.1 million USD respectively. Adaptation financing has remained relatively consistent over the period compared to mitigation financing, which has undergone major fluctuations – primarily as a result of largescale mitigation projects being reported as committed in the year 2016, such as the 25.2 million USD, “Renewable Energy Programme – Pilot Photovoltaic Project”, provided by Germany.

As shown by the graphs below, mitigation marked projects have a higher proportion of Rio markers assigned 2 (“principal” objective) than adaptation marked projects, which are predominantly marked 1 (“significant” objective). This will have made an impact on the ratio imbalance.



4. ANALYSIS OF ADAPTATION RELEVANCE

4.1 INTRODUCTION

As outlined in Chapter 1, this study seeks to assess the accuracy and quality of donors' own reporting of adaptation activities and finance to the OECD-DAC - which provides the most comprehensive and detailed set of data at the project level on climate-related development aid. The OECD's guidelines for assigning the adaptation relevance of a project states that a project should only be classified as adaptation-related, when it intends to reduce the vulnerability of human or natural systems to the current and expected impacts of climate change, including climate variability, by maintaining or increasing resilience, through increased ability to adapt to, or absorb, climate change stresses, shocks and variability and/or by helping reduce exposure to them (OECD-DAC Annex 18, Page 7).

This report's assessment was carried out for 20 projects (see Table 2 *below*). The 20 projects comprised of the 10 largest adaptation-relevant projects by budget that have been received by Ghana. The remaining 10 were selected to complement the selection, including projects targeting areas of interest for the involved civil society organisations. Due to the unavailability of certain project documents, the 10 largest projects analysed are those for which the Ghana assessment team obtained project documentation.

Project name	Abbreviation	CRS ID	Climate-related commitment (million USD)	Financial instrument	Short description
EU: Productive Investments for Sustainable Agriculture Development in Northern Savannah Ecological Zone of Ghana Project	EU: PISAD	2017000477	111.6	Grant	Addresses identified vulnerabilities, risks and impacts related to climate change and climate variability. Building adaptive capacity, via agro-processing by supporting the scaling-up of renewable energy penetration by 10% by 2030, and increased electricity access to rural communities including improved energy security.
EU: Market Oriented Agriculture Programme in Ghana Project	EU: MOAP	2016000467	27.6	Grant	Employs sustainable agricultural practices to build resilience in the face of a changing climate through improved and sustained production. It also tackles issues in the value chain that cause vulnerability to farmers in the agriculture sector
CIF: Enhancing Natural Forests and Agroforest Landscapes Project	CIF: ENFALP	2014000250	26.9	Grant	Seeks to improve forest and tree management practices by cocoa farmers, Community Resource Management Areas (CREMAs), communities and forest reserve managers to reduce forest loss and degradation in selected

Project name	Abbreviation	CRS ID	Climate-related commitment (million USD)	Financial instrument	Short description
					landscapes in Ghana's High Forest Zone
IFC: Construction Policy and Administrative Management Project	IFC: CPAMP	2015000131	26.2	Loan	Seeks to close the supply deficit for high quality retail and office space, as well for residential units and hotel rooms
EU: Resilience Against Climate Change Project	EU: REACH	2017000476	21.9	Grant	Falls under the combined EU Agriculture Development Programme 2025. Addresses climate risks through enhanced implementation of gender sensitive adaptation approaches
AfDB: Accra Sanitation Project	AfDB: ASP	2017000034	13.9	Grant	Seeks to build a sustainable and resilient sanitation and hygiene system to address risks faced in Ghana's urban areas due to a changing climate
FOOD-IAP: Sustainable Land and Water Management Project. Second Additional Financing	IAP: SLWMP	2016000103	12.8	Loan	Offers support via strategies that support the resilience of smallholder farmers. The project focuses on value-addition for crops through implementation of post-harvest management activities.
World Bank: Transport Sector Improvement Project	WB: TSIP	2017025911	10.9	Grant	Incorporates measures to address the impacts of a changing climate to build resilience for the road transport sector in Ghana
CIF: Public-Private Partnership for Restoration of Degraded Forest Reserve through VCS and FSC Certified Plantations Project	CIF: PPRDFRP	2016000028	10.0	Loan & Grant (3%)	Restores degraded forest reserves through forest plantations to conserve biodiversity, regulate water regimes, regulate local climate, and maintain soil quality.
EU: Civil Society Organisations in Research and Innovation for Sustainable Development Project	EU: CSO RISE	2016000417	10.0	Grant	Contribute to inclusive growth and reduction of social inequalities. Foster civil society organisations in their capacities to address economic, social, and climate resilient issues

Project name	Abbreviation	CRS ID	Climate-related commitment (million USD)	Financial instrument	Short description
CIF: Engaging Local Communities in REDD+/Enhancing Carbon Stocks Project	CIF: ELCIR+	2013000139	9.0	Grant	Contributes to adaptation and the reduction of vulnerability to impacts of climate change by targeting deforestation and degradation issues so as to build resilience of community livelihoods
Adaptation Fund: Increased Resilience to Climate Change in Northern Ghana through the Management of Water Resources and Diversification of Livelihoods Project	AF: IRCCNGP	2015000016	8.2	Grant	Based in northern Ghana, the project works to enhance resilience and adaptive capacity of rural livelihoods to climate impacts and the associated risks to water resources
IFAD: Rural Enterprise Programme	IFAD: REP	2017000248	7.6	Grant	Focuses on improving the livelihoods and incomes of micro and small entrepreneurs in the poor rural areas
Netherlands: Ghana-Netherlands Water Programme Master Planning	NDL: GNWPMP	2013000387	6.2	Grant	Invests in innovative approaches to improve the Water, Sanitation and Health Sector in the urban areas in Ghana focusing on poor and vulnerable groups
CIF: DGM for Indigenous Peoples and Local Communities Project	CIF: DGMIPLCP	2016000027	5.5	Grant	Engaging targeted local communities in various elements of REDD+ processes at local, national and global levels, and increasing their adaptive capacity to climate change.
Denmark: Establishment of Environmental Monitoring Laboratory at the University of Mines and Technology Project	DNK: EEMLP	2012001203ab	3.3	Grant	Setting up an environmental laboratory that will monitor and train professionals for environmental approvals and issues in the mining industry
USA: Agriculture Technology Transfer Project	USAID: ATTP	2017019656B	3.2	Grant	Identifies climate smart technologies that improve the quality and utilization of seed, fertilizer and soil to improve sustainable productivity in northern Ghana

Project name	Abbreviation	CRS ID	Climate-related commitment (million USD)	Financial instrument	Short description
USA: Sustainable Fisheries Management Project	USAID: SFMP	2017021650B	2.7	Grant	Promoting the adoption of responsible fishing practices to improve food security and build resilience for coastal livelihoods
Canada: Climate Change Adaptation in Northern Ghana Enhanced Project	CND: CCANGEP	20132003500001	1.6	Grant	Seeks to improve the adaptive capacity and resilience of smallholder farmers to climate change via strategies like climate smart technologies, and increasing market opportunities
GEF: Strengthening Ghana's National Transparency and Ambitious Climate Reporting	GEF: SGNTACP	2017000195	1.2	Grant	Seeks to improve quality of climate change data and information for better informed policy decision making that will increase Ghana's resilience to climate change
Assessed climate-related commitments (million USD)			346.8		
Total climate-related commitments 2013-2017 (million USD)			776.5		
Assessed finance as a percentage of total received climate finance			45%		

TABLE 2 BRIEF INFORMATION ON 20 SELECTED PROJECTS USED IN ANALYSIS. CLIMATE-RELATED COMMITMENT FIGURES SOURCED FROM THE OECD CLIMATE-RELATED DEVELOPMENT AID DATABASE.

The adaptation (and mitigation) relevance of a development project is assigned by allocating a 'Rio marker' to a project of 0, 1 or 2 to indicate an objective was "not targeted", a "significant" objective, or a "principal" objective, respectively. A "significant" marker would indicate adaptation and/or mitigation objectives are explicitly stated but not the fundamental driver or motivation for undertaking and designing the activity. Whereas a "principal" marker shows that the objectives are explicitly stated as fundamental in the design of, or the motivation for, the activity. Additionally, donor countries have the obligation to inform at project level about policy markers for gender equality.

Rio markers are applied to relevant projects by all developed country providers of ODA and climate finance, and also by multilateral organisations other than the MDBs. Importantly these Rio markers are the basis for the calculation of international flows of climate finance using the so-called 'Rio marker method' of climate finance accounting – which is utilized by all providers excluding the US, UK and MDBs. In which, Rio markers of 2 result in 100% of a project's budget being considered as climate finance, whilst Rio markers of 1 result in lower coefficients being used to report only a portion of the project's budget as climate finance. Where project's are assigned both mitigation and adaptation markers, i.e. cross-cutting projects, a variety of climate finance accounting methods are used by different donors to determine levels of provided climate finance.

Whilst bilateral and multilateral donors report Rio markers to the OECD, this is not the case with the Multilateral Development Banks (MDBs) who have their own "climate components" method of calculating the climate finance resulting from their projects. The method is published, in part, in their annual Joint Report on Multilateral Development Banks' climate finance and Common Principles for Climate Change Adaptation Finance Tracking documents. The method results in a granular percent figure indicating the climate-relevance of a given project, and the portions of its budget going towards adaptation and mitigation budgets.

Due to the limitations of international estimates of climate finance when calculated using a simple and limited set of coefficients relating to combinations of Rio markers, our approach, outlined below, builds on and adapts existing methodologies which produce adaptation finance figures and assess the relevance and quality of an adaptation project's activities. The assessment relied on two methods: a desk review of available project documents (project proposals, concept notes, evaluation reports, webpages, etc.); and the solicitation of observations from community members, stakeholders, NGOs, etc. The assessment of documents allowed insights into project objectives, strategies, outcomes, outputs and stakeholder engagement and participation. The use of observation had an added value of understanding what was happening on the ground, the impacts that the projects were making, and if the funds were being channelled for the requisite purposes stated in the project documentation. In addition, observations created awareness amongst some stakeholders on the discussion around finance for adaptation and mitigation being balanced as required under the Paris Agreement.

To assess a selection of adaptation projects, the quality of their activities and resulting accuracy of their reporting a total of 20 projects were selected for this report's assessment. The selection was conducted to include the 10 largest adaptation-relevant projects by budget, which included bilateral, multilateral and MDB funded projects. The remaining 10 projects were selected as complementary projects, and include: projects with adaptation as one of multiple objectives (i.e. projects with Rio markers of 1); cross cutting projects, projects Rio marked "2,2" (i.e. with "principal" objectives assigned for both mitigation and adaptation); and projects across different sectors and different geographic areas - especially those where the Assessment Team and Advisory Group have working knowledge of.

The methodology follows a 3-step analysis informed by the MDB's jointly agreed '*Common Principles for Climate Change Adaptation Finance Tracking*.'⁸ to assess the adaptation-relevance of the selected development projects, which includes 3 guiding questions, or steps:

- (1) Climate vulnerability context: How well does the project set out the context of risks, vulnerabilities and impacts related to climate variability and climate change?
- (2) Statement of Purpose or Intent: Is the intent of the project to address the identified risks, vulnerabilities and impacts related to climate variability and climate change?
- (3) Link to Project activities: Is there a demonstrated direct link between the identified risk, vulnerabilities and impacts, and the financed activities?

Project activities were rated based firstly on the project documentation, and, where possible, also by the collective observations of the Assessment Team. These two sources of evidence result in two strains of analysis, in this way, a comparison between the planned and actual initiatives can be established and used to inform our analysis of the quality of adaptation activities.

A rating scale of 0-10 was applied to assess how strongly the project performs against each of the three analysis steps. With 0 being the lowest rating, indicating the project does not at all address the guiding questions and 10 being the highest rating which indicates the project fully address all aspects of the guiding questions. The resulting project rating after the 3-step analysis was then used to produce an adaptation-relevance coefficient, as presented in Section 4.5, which allows the calculation of adaptation finance figures from a project's total climate finance figure. Allowing the comparison of this report's assessed adaptation finance figures with those reported by the donors themselves to the OECD-DAC.

4.2 CLIMATE VULNERABILITY CONTEXT

Our assessment posits that for a project to be considered as one that contributes to adaptation, the context of climate vulnerability must be set out clearly using a robust evidence base. For the 20 selected and

⁸ Common Principles for Climate Change Adaptation: https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/Common_Principles_for_Climate_Change_Adaptation_Finance_Tracking_-_Version_1_02_July_2015.pdf

reviewed projects, 4 projects had robust evidence that set out the local context of the intervention areas, and further set the context of risks, vulnerabilities and impacts related to climate variability and change. Of these 4, 2 projects that detailed the climate vulnerability context are in the top 10 largest projects, and the remaining 2 in the complementary 10 projects. The EU funded 2 of these 5 projects (PISAD and REACH), with another project funded by Canadian Government (CCANGEP), and the other by Adaptation Fund (IRCCNGP). The EU-PISAD project, captures that the Upper West Region is highly vulnerable based on livelihood indicators. It also recognized that the Programme Areas in Northern Region and Upper West are at climate risks due to factors that increase their vulnerabilities like high levels of poverty, poorly functioning markets, heavy reliance on rain-fed agriculture, poor access to services and resources, limited energy access, limited employment for the youth among other factors.

On average, the top 10 largest projects performed better at providing robust evidence to showcase the climate vulnerabilities that exist in the areas selected for the interventions. An example of vulnerability indicated in the REACH EU project document is *“droughts reduce availability and access to fresh water resources, and women being in charge of fetching water, droughts put them in a situation of time poverty due to the lack of water and the time needed to collect it.”* However, 3 out of the 10 highest financed projects (CPAMP IFC; PPRDFRP CIF; CSO RISE EU) showed low relevance in considering climate vulnerabilities and local context that they aim to address. As indicated in Figure 4 below, not setting out the vulnerabilities and risks of the intervention areas affects the quality of the project fund’s target for adaptation.

2 out of the 20 assessed projects did not set the local context nor analyse the climate risks and vulnerability context and therefore scored a zero on the assessment. These projects are CPAMP IFC and REP IFAD. Based on step 1, these therefore cannot be considered as financing that contribute adequately to addressing Ghana’s required needs for adaptation. The other project that fails to adequately set the context, consider climate vulnerabilities, and show its intentions in addressing climate risks and vulnerabilities is the SGNTACP GEF. Though the SGNTACP GEF sets out the context of Ghana and the country’s role in climate change, the major shortfall within its documentation is its failure to set out the context of risks in the project areas and of the associated vulnerabilities and impacts that warrants the projects need to strengthen technical capacity.

The field observations undertaken for the 7 out of 20 projects, provided findings from implementation with respect to considering local context, risks and vulnerabilities. Field observations therefore validated documentary evidence with the highest difference in score being 2 for PISAD EU, ENFALP CIF, and DGMPLCP CIF. Some project documents set the local context and analysed how climate change and variability will affect intervention areas but failed to analyse vulnerabilities, climate risks and the climate impacts. For example, the DGMPLCP CIF project set out the local area context of the occurrence of destructive human activities, and further recognised that climate change would result in temperature increases, variability in rainfall, and increase in the length of dry seasons. It did not however, set out the risks, vulnerabilities and impacts related to climate variability and climate change. Rather, the project documentation stated that forests and climate adaptation involve a mix of activities towards a range of impacts whose nature and magnitude are not precisely known. However, field observations indicated that the project examines the way the environment and natural resource in the intervention areas are changing and the risks these pose to people, farmers and cocoa farming. In implementation, DGMPLCP CIF considers how climate change affects the intervention communities, and therefore scored higher in the observation findings than documentary evidence.

On the other hand, PISAD EU and ENFALP CIF project documentation detailed greater focus to the climate risks and vulnerabilities than findings from the field indicated. For example, the field source for ENFALP CIF confirms that: *“there is limitation to the project in its implementation in relation to its focus on risks, vulnerabilities and impacts”*. The relatively higher performance of the project in identifying the appropriate local context and associated vulnerabilities, improved the quality of adaptation actions for which the funds were disbursed. For example, while the project document analysis for MOAP EU notes that the project: *“could have indicated in more detail the context of what risks the changing climate poses, and what vulnerabilities exist and will emerge based on such changes”*, the field source indicated that, *“CSOs working on similar areas (Climate change) have observed that the selected geographical areas are gullible and prone to the negative impacts of climate change”*.

All of this evidence shows that setting the context of the intervention area in relation to risks, vulnerabilities and climate impacts essentially contributes to project design in such a way that funding is relevant for

Ghana's specific adaptation needs. Based on project documentation in step 1 alone, the projects that show highest relevance and quality of funding for adaptation are as shown in Figure 4 to be PISAD EU; REACH EU; IRCCNGP AF; CANGEP Cnd. With EU being the highest climate finance donor to Ghana from the study period, it is insightful that it shows high relevance in considering and focusing on local climate risks, vulnerabilities and impacts in 2 of the 20 projects.

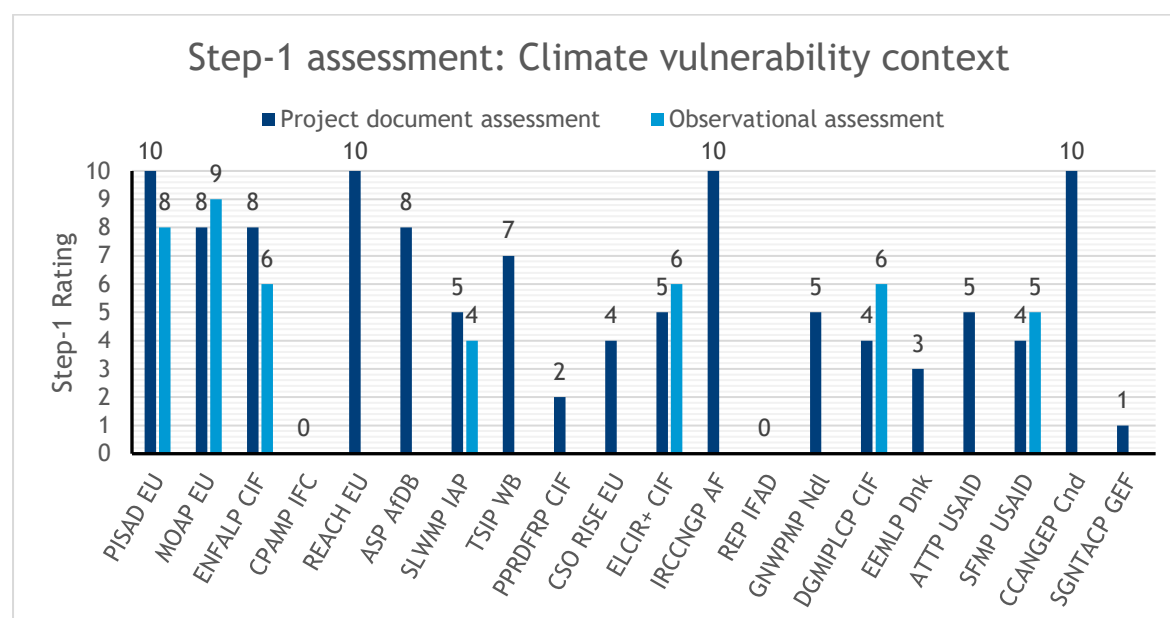


FIGURE 4 ANALYSIS OF CLIMATE VULNERABILITY CONTEXT - SUMMARY OF PROJECT RATINGS. OBSERVATIONAL ASSESSMENTS UNDERTAKEN FOR 7 PROJECTS, FOR PROJECTS NOT ASSESSING OBSERVATIONAL EVIDENCE A BLANK SCORE IS RECEIVED. SCORES OF 0 INDICATE THAT THERE WAS NO EVIDENCE THE CLIMATE VULNERABILITY CONTEXT HAD BEEN CONSIDERED BY A GIVEN PROJECT.

4.3 STATEMENT OF PURPOSE OR INTENT

For a project to fully address step 2 of the assessment, the intent/objective of the project must be to address the identified risks, vulnerabilities and impacts related to climate variability and climate change. Therefore, there must be sufficient evidence that climate change adaptation or resilience is a fundamental driver of the project's objective. More so, the project's objective must be in line with the Government of Ghana's climate change strategy or policy.

A total of 5 projects (MOAP EU; REACH EU; ELCIR+ CIF; IRCCNGP AF; CCANGEP Cnd) as displayed in Figure 5 below, provided documentary evidence of climate change adaptation and resilience being primary focus for the projects. These projects explicitly set out in intention to pursue adaptation efforts and contribute to building resilience in Ghana. An example of such an objective that corresponds to Annex 18 and showed that resilience is fundamental is the Canada funded CCANGEP which indicated that "*Smallholder women and men farmers have improved adaptive capacity and increased resilience to the impacts of climate change on agriculture, food security and livelihoods in northern Ghana*". The MOAP EU project, which is another of the 5, intends to address climate risks and vulnerabilities by promoting sustainable agricultural practices. The intention behind the funding of the project supports the Government of Ghana's national strategy to improve crop production, increase food security, and increase incomes in the agricultural sector to reduce vulnerability.

4 out of the 5 projects shown to be highly relevant to adaptation in Ghana based on the analyses of the project intent/objective to addresses the identified risks, vulnerabilities and impacts related to climate vulnerability and change, are implemented in various parts of the 3 traditional northern regions of Ghana. As identified earlier on in section 2, these regions, which are relatively less developed than other regions of Ghana, are regarded to be highly vulnerable zones of Ghana and require adaptation finance to reduce the vulnerabilities. Only the ELCIR+ CIF project does not have a northern Ghana focus, but brings value in

covering the Western and Brong Ahafo Regions. In terms of sector prioritisation for Ghana, all 5 projects are within the nation's prioritised adaptation sectors: agriculture, forestry, and land use change.

Out of the 20 projects, analysis in step 2 shows that PPRDFRP CIF, CPAMP IFC, SFMP USAID, SLWMP IAP, REP IFAD, CSO RISE EU, EEMLP Dnk, ATTP USIAD and PISAD EU in the forest, real estate, land, mining, agriculture and fisheries sectors, have low relevance in the quality of adaptation finance to Ghana. 5 of these projects fall within the top 10 highest projects analysed, with the remaining 4 in the selected complementary projects. From analysis, these projects had low assessment rating ranging from 0-4 as there was limited evidence that resilience or ow climate change adaptation is the fundamental driver of the projects' objectives. For example, the IFAD-sponsored REP which addresses poverty via income increasing initiatives, does not explicitly state in the project documents reviewed that it is addressing resilience or climate adaptation. Even though indirectly the project can build resilience of rural entrepreneurs, the project activities are not adaptation-relevant and only slightly contribute to adaptation/improving resilience. As is evident, the intent does not support a project that addresses identified risks, vulnerabilities and impacts related to climate variability and change, or even climate change more widely.

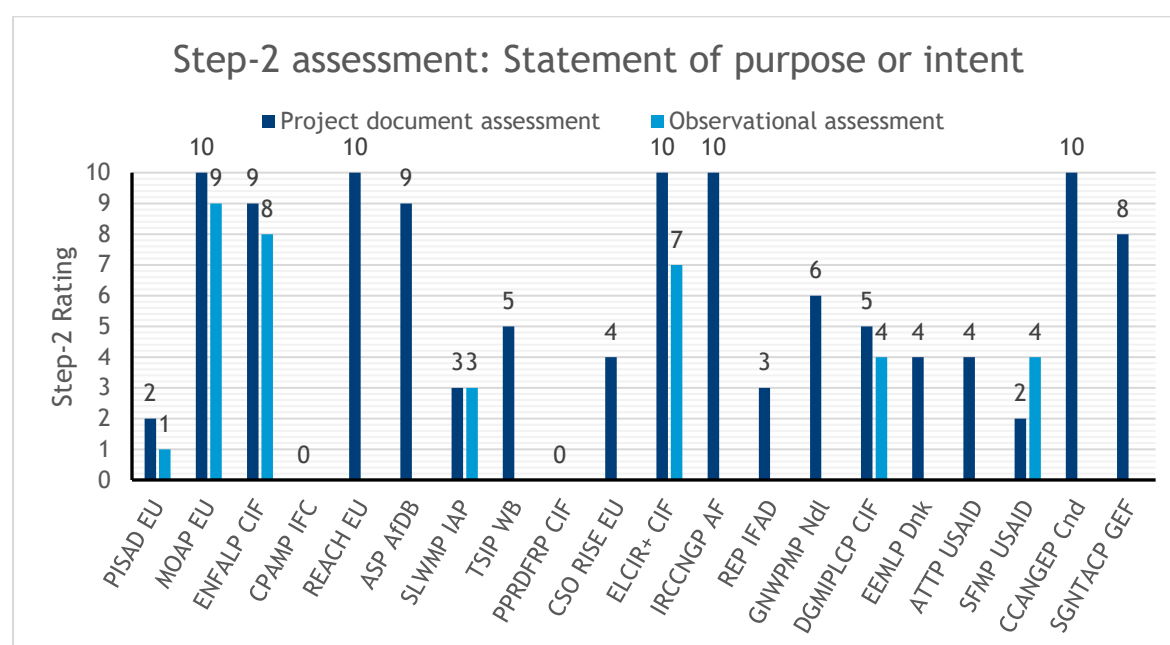


FIGURE 5 ANALYSIS OF STATEMENT OF PURPOSE OR INTENT - SUMMARY OF PROJECT RATINGS. OBSERVATIONAL ASSESSMENTS UNDERTAKEN FOR 7 PROJECTS, FOR PROJECTS NOT ASSESSING OBSERVATIONAL EVIDENCE A BLANK SCORE IS RECEIVED. SCORES OF 0 INDICATE THAT THERE WAS NO EVIDENCE OF ADAPTATION-RELEVANCE IN THE STATEMENT OF PURPOSE OR INTENT IN A GIVEN PROJECT.

The remaining projects with scores ranging from 5 and above, are, at varying degrees, relevant for advancing Ghana's resilience building efforts. The projects that showed adaptation as a core objective, further displayed how the objective(s) aligns with Ghana Government's National Climate Change Policy, National Climate Change Adaptation Strategy, Nationally Determined Contributions, Climate Change Masterplan, amongst others. For example, IRCCNGP AF is one of the most relevant projects in this analysis step and this is because documentary analysis showed that, *"it supports the Government of Ghana's implementation of national priorities for climate change adaptation as outlined in the National Climate Change Adaptation Strategy as well as the 2nd National Communication to UNFCCC"*. The quality of adaptation from such projects in Ghana is high as they feed into national processes, strategies and outcomes for building resilience.

There are some noted disparities in the documentary and observation analysis for the PISAD EU; MOAP EU; ENFALP CIF; and ELCIR+ CIF, DGMIPLCP CIF and SFMP USAID. Except for ELCIR+ CIF, all the other projects had a difference of 1-2 in rating scores between documentary analysis and observation. The highest disparity was with ELCIR+ CIF which showed high level of relevance for adaptation in documentary analysis (rating 10) but slightly less relevance per observation findings (rating 7). For the ELCIR+ CIF, the disparity arises because while documentary analysis found that the project touches on more approaches

linked to the National Climate Change Policy Framework such as, “targeting reduction in carbon emissions and enhancements of carbon stocks via land use and land use change and forestry approaches”, on the field, the project only “showcases its objective to support farmers in some communities in the high forest zone with seedlings to integrate trees in their cocoa farms to serve as a shed to their crops. Therefore, resilience of the cocoa plantation seems to be the fundamental driver of the project”.

4.4 CLEAR AND DIRECT LINK BETWEEN CLIMATE VULNERABILITY AND PROJECT ACTIVITIES

Under the assessment, Step 3 assessed the extent to which projects showed a direct link between climate vulnerability and their activities. The earlier identified risks, vulnerabilities and impacts must be targeted to be addressed by the financed activities under the project. As shown in Figure 6 below, 5 of the 20 projects, fully satisfied this assessment step by aligning project activities to identified vulnerability and adaptation needs, and the interventions helped improved the situation related to adaptation. This step also assessed the extent to which projects collaborated with local institutions and other organizations working on adaptation efforts in the area.

Under this step, 5 projects proved they had the highest relevance for adaptation finance coming to Ghana with 2 of these 5 projects (MOAP EU; REACH EU) from the 10 highest funded projects according to budget, and remaining projects from the complementary project batch (ELCIR+ CIF; IRCCNGP AF; CCANGEP Cnd). The ELCIR+ CIF is the only highly relevant project to adaptation that is without a northern Ghana implementation focus but rather in selected districts of the Western Region and the Brong Ahafo Region. We can draw an inference that donors focusing on climate change adaptation and resilience prioritise the north of Ghana for adaptation actions as identified in national documents and strategies to be a zone that requires much more adaptation efforts. With increasing migration from the north to the south, a changing climate leading to harsher conditions in the north is projected to increase the migration pattern. Therefore, adaptation finance projects that target the north of Ghana presents high relevance and quality to reducing the vulnerabilities of the regions and therefore the pressure that migration would have on infrastructure and natural resources in southern Ghana.

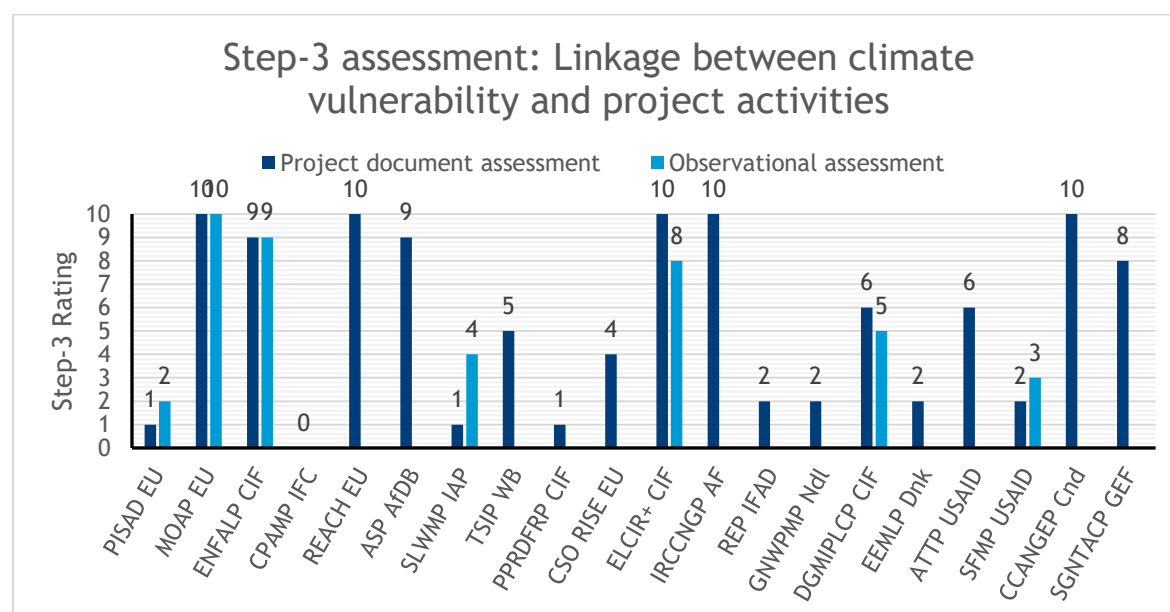


FIGURE 6 ANALYSIS OF THE LINKAGE BETWEEN CLIMATE VULNERABILITY AND PROJECT ACTIVITIES - SUMMARY OF PROJECT RATINGS. OBSERVATIONAL ASSESSMENTS UNDERTAKEN FOR 7 PROJECTS, FOR PROJECTS NOT ASSESSING OBSERVATIONAL EVIDENCE A BLANK SCORE IS RECEIVED. SCORES OF 0 INDICATE THAT THERE WAS NO EVIDENCE OF LINKAGES BETWEEN CLIMATE VULNERABILITY AND A GIVEN PROJECT'S ACTIVITIES.

The EU, as the largest donor to Ghana, had 4 projects assessed as part of the 20 selected projects (all within the 10 highest projects by budget), and displayed relevance of EU funding to building resilience in Ghana within the prioritised sectors and geographies, especially for its MOAP and REACH projects. From documentary analysis, projects that performed badly in showcasing relevance to climate adaptation by establishing a direct link between climate vulnerability and project activities include PISAD EU; REP IFAD; GNWPMP Ndl; EEMLP Dnk; PPRDFRP CIF; and SLWMP IAP. The reported cross-cutting nature of some of these projects affected their relevance to adaptation as this 3rd step of analysis indicated that a few of them had activities and budgets that were less relevant to climate adaptation and more relevant for mitigation or other socio-economic issues. For example, key information in the PISAD EU project document is that the activities related to the first expected results seems to be primarily adaptation, whereas the second expected result is on market access, and arguably not climate relevant. The project's third expected result looks to increase connectivity between production and markets and contains elements of promoting investment in renewable energy and promoting energy access. A challenge however is that the budget allocations fail to adequately show that project funds are adaptation relevant as higher amounts are earmarked towards renewable energy (mitigation) and market access, thus reducing the amount for adaptation. The assessment team calculates from available documentation that approximately 48 million EUR, or 43% of the total budget, is adaptation-relevant with 57% not adaptation-relevant (focusing on developing private markets, renewable energy and transport infrastructure).

The quality of adaptation funding includes how much linkage it has with other projects and national processes to contribute to resilience building in Ghana. Therefore, analysis undertaken in this Step 3 indicates that REP IFAD and GNWPMP Ndl are limited in quality to adaptation efforts in Ghana. For instance, even though REP IFAD mentioned actors engaged in its project activities, it did not show adaptation efforts that any of the actors are engaged in and how these tie in with the project. The GNWPMP Ndl project on the other hand, was not explicit on the link of its activities to climate vulnerability although some actions like sanitation marketing, and WASH in schools will contribute slightly to building resilience via the reduction in certain existing vulnerabilities.

Out of the 7 projects with field observation feedback, EU-MOAP emerged as highly relevant vis-à-vis its ground implementation. The field observation validated the analysis undertaken from the project documents by showing an active alignment between vulnerability and adaptation needs, with the interventions to improve the situation and adaptive capacity. According to documentary analysis, *"...the activities seek to establish climate resilient agriculture practices"*, and source for observation also mentioned that, *"the planting of trees in these areas especially in the Upper West Region helped most indigenous farmers to combat the negative effects of climate change"*. Similarly, analysis showed that ENFALP CIF project is highly beneficial and relevant to Ghana's adaptation efforts on the ground.

Based on this 3rd step of analysis of all the 20 selected projects, it can be concluded that the quality of funding to Ghana for adaptation is mainly geared towards the sectors of agriculture, forestry, livelihoods and land use. All of which are sectors prioritized under the country's adaptation strategy and its Nationally Determined Contributions to the UNFCCC. It also appears that most cross-cutting projects performed better in setting the local context, stating adaptation as a relevant driver of objectives, but under this 3rd step of analysis, fail to appropriately link in a clear and direct manner, their activities with climate vulnerabilities.

4.5 CONSOLIDATED 3-STEP RESULTS

In summary of Sections 4.2-4.4, 3 of the 20 projects assessed fully fulfilled (scored 30) all the steps involved in the assessment, and are deemed as entirely adaptation-relevant (see Figure 7 below). These projects set the climate risks context, followed by an intent to address these risks, and indicated activities that directly link with addressing the risks and vulnerabilities. These projects were: CCANGEP Cnd, IRCCNGP AF, and REACH EU. Respectively, these 3 projects are channeling funds to Ghana within the contexts of: improving adaptive capacity and increased resilience to the impacts of climate change on agriculture, food security and livelihoods; enhancing the resilience and adaptive capacity of rural livelihoods to climate impacts and risks on water resources; and ensuring sustainable and inclusive improvement in the rural economy through enhanced implementation of gender sensitive climate adaptation for improved resilience.

All the 3 projects are situated in Ghana's traditionally classified 3 northern regions, all of which are identified and prioritised vulnerable regions by the Government of Ghana. The finance channeled to agriculture to ensure that resilience is built is key to Ghana's development as the sector is a major contributor to Ghana's economy, which has always been largely agrarian. The amount of funding channeled for adaptation recorded from this study as 43% means that the Paris Agreement which calls for balanced mitigation and adaptation financing is not being met. Though funding received under some projects has been shown to be relevant to Ghana's adaptation process, the analysis indicates that donors need to increase provisions of adaptation relevant finance to Ghana if the needs of vulnerable communities are to be met. With only 1 of the 3 most adaptation relevant projects being in the 10 largest projects by budget received in Ghana over the 5-year period, more requisite funding for projects that fundamentally target adaptation as their primary objective, adequately set the local context of climate vulnerability, display intent to address these identified vulnerabilities, and directly link activities and required budget to addressing these vulnerabilities and risks are needed.

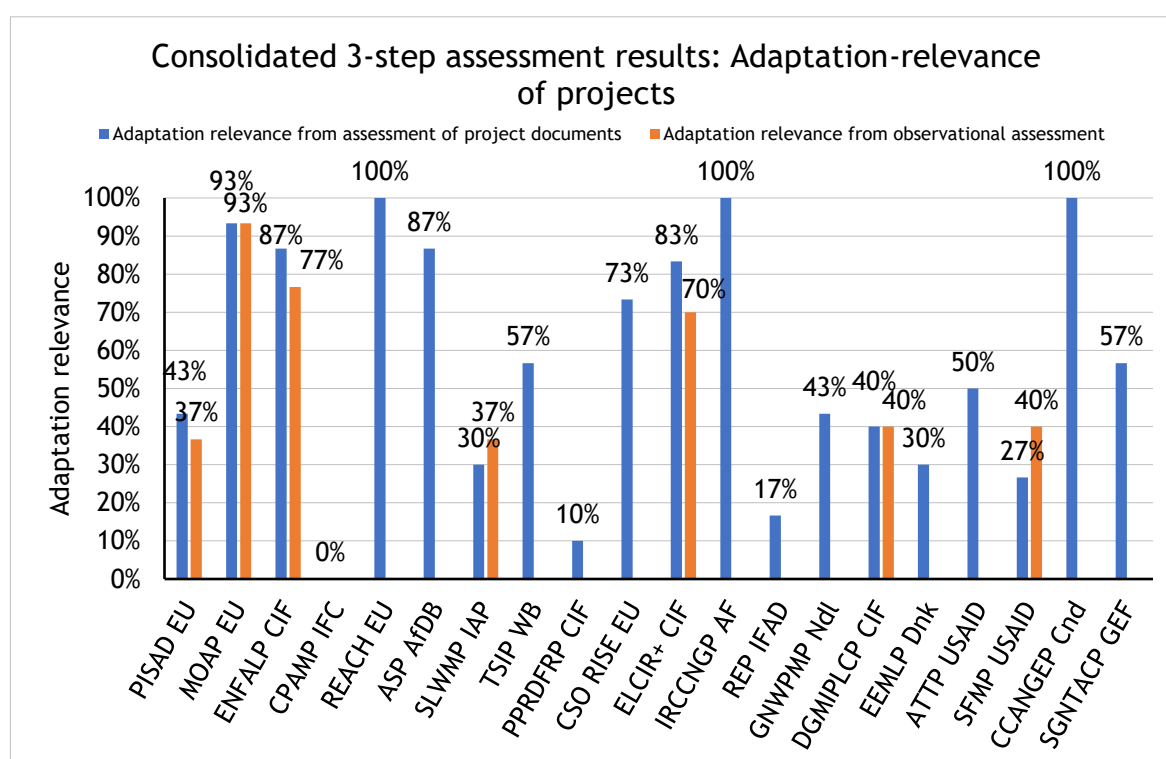


FIGURE 7 ADAPTATION-RELEVANT COEFFICIENTS OF THE ASSESSED PROJECTS: CONSOLIDATED 3-STEP ASSESSMENT RESULTS. OBSERVATIONAL ASSESSMENTS WERE UNDERTAKEN FOR 7 PROJECTS, FOR PROJECTS NOT ASSESSING OBSERVATIONAL EVIDENCE A BLANK SCORE IS RECEIVED. SCORES OF 0% INDICATE THAT THERE WAS NO EVIDENCE OF ADAPTATION-RELEVANCE IN A GIVEN PROJECT.

With reference to Figure 7 above, the project document analysis indicates that the top 10 largest projects are more adaptation-relevant than the smaller projects received in Ghana. Aside from CPAMP IFC, PPRDFRP CIF, PISAD EU, and SLWMP IAP projects, all other projects in the top 10 largest projects were assessed to be more than 50% relevant to adaptation. Whereas, for the 10 complementary projects, analysis of project documentation shows a lower adaptation-relevance of projects in contributing to building resilience and adaptation as reported to the OECD. This can primarily be explained by these smaller, complementary projects often having multiple objectives other than just climate change adaptation – which is reflected in original donor allocations of Rio markers and our analysis. The sectors for which reported financing is not well represented as adaptation relevant are mining, micro-enterprise, water, forest plantations, agricultural technology, and construction and real estate.

4.6 COMPARING REPORTED VS. ASSESSED ADAPTATION-RELEVANT FINANCE

Table 3 below, compares the reported and assessed adaptation finance figures for the selection of 20 projects considered in this report. The table includes two major aspects: firstly it shows the financial commitments reported by the donor to the OECD, including the climate-related, and subsequent adaptation-related, finance figures. Secondly the table outlines the assessed adaptation finance figures based on the adaptation-relevance coefficients produced from both project document analyses, and observational assessments, as detailed in the above sections.

Project Name	Donor allocated Rio markers		Financial commitments reported to OECD (million USD)		Assessed adaptation-related commitments (million USD)	
	Adaptation	Mitigation	Climate-related finance	Adaptation-related finance	From project document assessment	From observational assessment
EU: Productive Investments for Sustainable Agriculture Development in Northern Savannah Ecological Zone of Ghana Project	2	2	111.6	55.8	48.4	40.9
EU: Market Oriented Agriculture Programme in Ghana Project	2	1	27.6	27.6	25.8	25.8
CIF: Enhancing Natural Forests and Agroforest Landscapes Project	2	0	26.9	26.9	23.3	20.6
IFC: Construction Policy and Administrative Management Project	n/a (MDB)	n/a (MDB)	26.2	not provided	0	0
EU: Resilience Against Climate Change Project	2	1	21.9	21.9	21.9	not assessed
AfDB: Accra Sanitation Project	n/a (MDB)	n/a (MDB)	27.7	27.7	24.1	not assessed
FOOD-IAP: Sustainable Land and Water Management Project. Second Additional Financing	1	1	12.8	2.6	3.8	4.7

Project Name	Donor allocated Rio markers		Financial commitments reported to OECD (million USD)		Assessed adaptation-related commitments (million USD)	
	Adaptation	Mitigation	Climate-related finance	Adaptation-related finance	From project document assessment	From observational assessment
World Bank: Transport Sector Improvement Project	n/a (MDB)	n/a (MDB)	11.0	11.0	6.2	not assessed
CIF: Public-Private Partnership for Restoration of Degraded Forest Reserve through VCS and FSC Certified Plantations Project	2	2	10.3	5.2	1.0	not assessed
EU: Civil Society Organisations in Research and Innovation for Sustainable Development Project	1	1	10.0	2.0	3.6	not assessed
CIF: Engaging Local Communities in REDD+/Enhancing Carbon Stocks Project	2	0	9.0	9.0	7.5	6.3
Adaptation Fund: Increased Resilience to Climate Change in Northern Ghana through the Management of Water Resources and Diversification of Livelihoods Project	2	0	8.3	8.3	8.3	not assessed
IFAD: Rural Enterprise Programme	1	0	15.7	6.3	2.7	not assessed
Netherlands: Ghana-Netherlands Water Programme Master Planning	1	0	7.1	2.8	3.1	not assessed

Project Name	Donor allocated Rio markers		Financial commitments reported to OECD (million USD)		Assessed adaptation-related commitments (million USD)	
	Adaptation	Mitigation	Climate-related finance	Adaptation-related finance	From project document assessment	From observational assessment
CIF: DGM for Indigenous Peoples and Local Communities Project	2	2	5.5	2.8	2.8	2.8
Denmark: Establishment of Environmental Monitoring Laboratory at the University of Mines and Technology Project	1	1	3.3	0.7	0.5	not assessed
USA: Agriculture Technology Transfer Project	1	0	5.2	2.1	2.6	not assessed
USA: Sustainable Fisheries Management Project 2017	2	2	3.9	2.0	0.7	1.1
Canada: Climate Change Adaptation in Northern Ghana Enhanced Project	2	1	1.6	1.6	1.6	not assessed
GEF: Strengthening Ghana's National Transparency and Ambitious Climate Reporting	1	2	1.2	0	0.7	not assessed
Totals			346.8	216.0	188.6	102.2
Over-reporting					31.7	26.6
Under-reporting					4.4	2.1

TABLE 3 ADAPTATION FINANCE REPORTED TO OECD AND ASSESSMENT TEAM'S ANALYSIS. DONOR RIO MARKER COEFFICIENTS FOR POLICY MARKERS OF "SIGNIFICANT" HAVE BEEN USED AS SPECIFIED BY EACH DONOR, WHERE APPROPRIATE. IF UNAVAILABLE A COEFFICIENT OF 40% HAS BEEN USED. FIGURES MAY NOT SUM DUE TO ROUNDING.

According to our assessment, a total of 346.8 million USD was reported by donors as climate-related finance to the OECD in the 20 projects that were selected and analysed. Based on the cross-cutting nature of some projects, (i.e. projects with both mitigation and adaptation objectives, or with adaptation/mitigation as one objective amongst other developmental objectives) the adaptation finance reported by donors totaled 216 million USD. Using our project document analysis, and the adaptation-relevance coefficients outlined in

Figure 7, in this report's assessment of these projects and the extent and quality of their adaptation activities, we find a total of 188.6 million USD of this amount to be adaptation-relevant finance.

Therefore, we find a discrepancy between reported and assessed adaptation finance of 27.3 million USD. This difference can arise from both over and under-reported adaptation finance, which respectively act to cancel each other out in aggregate figures, hiding actual levels of misreporting.

Based on the analysis of project documents, and in comparison with the adaptation related finance reported to the OECD by donors, we find a total of 31.7 million USD of adaptation finance has been over-reported, and is in fact not relevant to climate change adaptation in Ghana. This equated to approximately 15% of total assessed adaptation finance in this study, or 4% of all climate finance received in Ghana from 2013-2017.

This over-reported finance acts to bloat the support being reportedly channeled to Ghana as support to build resilience, and does not provide an accurate picture of the actual level adaptation finance received. In the case of Ghana, this gap further deepens the imbalance between mitigation and adaptation finance, contrary to donor country commitments in the Paris Agreement, which strives for balanced funding for mitigation and adaptation.

One significant project with a large level of over-reported adaptation finance is the Rural Enterprise Programme provided by IFAD, where adaptation relevant finance reported to the OECD is approximately 6.3 million USD.⁹ Our analysis indicates that only 2.7 million USD can be considered as adaptation relevant as the adaptation relevant finance. This indicates that in some instances, the amounts reported by donors are beyond what is actually resulting in adaptation in Ghana.

Also contributing to the difference between adaptation finance reported by donors and assessed to be relevant for adaptation action in Ghana are cases of under-reporting. Comparing our project document analysis and donor reporting to the OECD, a much smaller amount of adaptation finance is found to have been under-reported, or 4.4 million USD. The projects where such under-reporting was identified include SLWMP IAP, CSO-RISE EU, and ATTP USAID.

Taking SLWMP IAP for example, the current adaptation and mitigation Rio markers of 1,1 results in the budget being reported as cross-cutting finance. However, our analysis found significant co-benefits from the sustainable land management and food security objectives that contribute further to adaptation, and a much smaller stated focus on mitigation within the project. Based on this, if adaptation finance is assumed to be 50% of the cross-cutting total, as is commonly calculated in climate finance accounting methods, adaptation finance will likely have been under reported by 1.3 million USD to 2.1 million USD according to our analysis from project documents and observations, respectively. Therefore, the donor Rio marker allocations, and resulting finance amounts for adaptation and mitigation, are inaccurate.

Even though the EU's CSO RISE project provides a vulnerability context, it is not always explicitly with reference to adaptation, and most of the activities related to the statement of purpose or intent do not relate to adaptation either. This means that the link between the actions and climate vulnerability is much weaker than currently stated in donor reporting. There are multiple objectives in this project competing for finances. For example, sustainable land management, technology transfer, mitigation, improved livelihoods, civil society capacity building etc. Although some of these will have adaptation co-benefits, which have been considered, the amount of total adaptation-relevant finance is quite low.

Importantly, our results for the 7 projects assessed using observational evidence confirm that the relevant projects are misreporting adaptation finance. Observational evidence for those projects that the team finds to over-report adaptation finance as a result of project document analysis, show that over-reporting could be significantly larger. This can be observed in the results of the observational assessment of both the EU's

⁹ Assuming a Rio marker 1 coefficient of 40%.

PISAD and MOAP projects, and CIF's ENFALP and ELCIR+ projects (see table 3), and is primarily due to differences between a project's stated intent and objectives, and actual activities and results.

4.7 COMPARING REPORTED VS. ASSESSED RIO MARKERS

The Assessment Team's review of the Rio markers allocated by donors to each of the 20 projects, resulted in a suggestion of 7 changes to adaptation Rio markers, and 8 changes to mitigation Rio markers projects (see Table 7 below). Of these adaptation marker changes, 4 out of the 7 projects were initially marked as having adaptation as a principal objective whereas our assessment determined that these projects only have adaptation as a significant objective. The four projects (PPRDFRP CIF; ELCIR+ CIF; SFMP USAID; PISAD EU) that are assessed as having significant adaptation objectives rather than principal, account for a total of 79 million USD of reported adaptation finance. However, based solely on the analysis of project documents, the quality of the reported adaptation finance is estimated at 57.6 million USD – indicating a significantly lower level of adaptation-relevance and focus in these projects. According to the assessments, the IFC's CPAMP project is not climate relevant as it failed to show any focus for either adaptation or mitigation.

Notably, 2 of the 7 projects that the assessment team suggests adaptation Rio marker changes to are in the top 10 largest projects by budget (See Table 4 below) – due to the significant difference in the amount of a project's budget that is considered as adaptation finance, when allocated a Rio marker of 2 rather than 1, such errors in policy marker allocation result in high levels of over-reported finance using current climate finance accounting methods. This is in agreement with our findings for both these projects using our 3-step methodology - which agrees that these projects have over-reported their adaptation finance figures.

An interesting project which was identified in the OECD database as cross-cutting with Rio markers of 2 for both mitigation and adaptation, which were maintained after the analysis, is CIF's DGMIPCLP project. As a REDD+ project, carbon sequestration through forestry overlaps with adaptation activities through sustainable forest management and enhancement of forest dependent livelihoods. For REDD+ projects, the overall goal is mitigation, whilst also including activities relating to agro-forestry, climate-resilient agriculture, local stakeholders, local knowledge and sustainable forest management (i.e. sources of climate change adaptation). This therefore complicates distinguishing between mitigation and adaptation finance and led to the decision to maintain the project as a cross-cutting one that has both mitigation and adaptation as principal objectives – these considerations can also be seen in our assessment of adaptation finance totals for this project in Table 3.

Project Name	Adaptation Rio marker		Mitigation Rio marker		Gender equality marker	
	Donor	Assessed	Donor	Assessed	Donor	Assessed
PISAD EU	2	1	2	1	Unavailable	1
MOAP EU	2	2	1	1	1	1
ENFALP CIF	2	2	0	1	Not Provided	1
CPAMP IFC	N/A (MDB)	0	N/A (MDB)	0	Not Provided	0
REACH EU	2	2	1	1	Unavailable	1
ASP AfDB	N/A (MDB)	2	N/A (MDB)	0	Unavailable	1
SLWMP IAP	1	1	1	1	Not Provided	1
TSIP WB	N/A (MDB)	1	N/A (MDB)	1	Unavailable	1
PPRDFRP CIF	2	1	2	2	Not Provided	0
CSO RISE EU	1	1	1	1	1	1
ELCIR+ CIF	2	1	0	1	Not Provided	1

Project Name	Adaptation Rio marker		Mitigation Rio marker		Gender equality marker	
	Donor	Assessed	Donor	Assessed	Donor	Assessed
IRCCNGP AF	2	2		0	Not Provided	1
REP IFAD	1	1	0	0	Unavailable	0
GNWPMP Ndl	1	1	0	0	1	0
DGMIPLCP CIF	2	2	2	2	Not Provided	1
EEMLP Dnk	1	1	1	1	0	0
ATTP USAID	1	1	0	0	Unavailable	1
SFMP USAID	2	1	2	1	Unavailable	1
CCANGEP Cnd	2	2	1	1	1	1
SGNTACP GEF	1	1	2	2	Unavailable	1

TABLE 4 REPORTED AND ASSESSED RIO MARKERS AND GENDER EQUALITY MARKERS

4.8 CHAPTER CONCLUSION

This section has analysed 20 selected adaptation projects in Ghana to ascertain the relevance of these projects for addressing climate variability and risks for resilience. In summary, the quality of adaptation finance coming to Ghana is determined by establishing the extent to which projects' set the local context, context of climate vulnerabilities and change, the needed objectives, and the associated activities for adaptation.

Based on the 3-step analysis in this study, only 3 projects showed a 100% relevance of funds to adaptation in Ghana – indicating that adaptation was the fundamental driver and consideration of their activities. These projects stated intent and purpose to address climate variability to build resilience and improve adaptation situations. These projects comprise of 2 multilateral funding (REACH EU; IRCCNGP AF) and 1 bilateral funding (CCANGEP Cnd). Only 1 of these projects was in the top 10 largest by budget received in Ghana from 2013-2017. The project that was found to be least adaptation, and indeed climate, relevant was the IFC's CPAMP project, which is a gross example of over-reporting and reporting malpractice. The project failed to show evidence of targeting climate change and/or adaptation and resilience building. In addition, the finance for the project is within the real estate sector which is not part of the sectors prioritized by the Ghanaian Government with regards to adaptation.

The IFC's "Construction Policy and Administrative Management" project reported 26 million USD as climate-related finance to the OECD. The Corporation seemingly considers financing for a hotel, office, and retail space in Accra, Ghana, as supporting climate action, yet is a typical case of over-reporting. This project exemplifies strikingly non-climate relevant projects being reported as climate-relevant to the OECD, and presumably within the MDBs' Joint Report on their climate finance flows. Based on the 3-step criteria, the analysis of the project's documentation, and any other available evidence, were analysed. The documents did not show any mitigation **or** adaptation focus. Regarding adaptation, they did not set the local context including the climate risks and vulnerability; nor show that resilience is the fundamental driver of the project; and neither did it show a direct link between climate vulnerability and project activities. Thus, the project over-reports to the tune of 26 million USD.

The project states it is set up to help alleviate the supply gap of office and retail space, as well as residential units and hotel rooms in Ghana. As is evident, the intent does not support a project that addresses climate change. Furthermore, the project performed poorly vis-a-vis poverty orientation and reduction, and concerns for gender equality.

Based on this study of the 20 projects, there is an over-reporting of adaptation finance to the total of 31.7 million USD, and under-reporting of USD 4.4 million USD when comparing adaptation finance reported to the OECD by donors and our assessments. The over-reported finance is a substantial amount in the Ghanaian context, totaling 15% of the adaptation finance reported by donors from 2013-2017, yet is not adding to the quality of adaptation activities in Ghana as these funds are not contributing towards either adaptation or resilience objectives.

The review of Rio markers for the 20 projects, resulted in suggested changes to 7 adaptation markers and 8 mitigation markers. For the adaptation Rio markers, 4 projects that were reported as with principal adaptation objectives (markers of “2”), were found only to have significant adaptation objectives (and given revised markers of “1”) by the assessment and our analysis.

For under-reported projects, it appears that cross-cutting activities contribute the most to these figures. Where current climate finance accounting methods simply split the climate-related commitment between mitigation and adaptation finance figures when a cross-cutting project has both mitigation and adaptation objectives – we find that the respective adaptation and mitigation focuses can vary. As common sense would dictate, sometimes do not equally target mitigation and adaptation objectives, and reporting climate finance to suggest this is the case, or simply providing cross-cutting figures without detail, reduces the accuracy of climate finance figures. This study attributes these reporting challenges to the inaccuracy of the Rio marker method and its generalised process, which leads to donor Rio marker allocations, and resulting finance amounts for adaptation and mitigation being inaccurate.

5. ANALYSIS OF POVERTY ORIENTATION, GENDER, AND THE JOINT PRINCIPLES FOR ADAPTATION

5.1 POVERTY ORIENTATION RESULTS AND ANALYSIS

This next section of the assessment aims to determine the performance of projects with regards to poor communities, and levels of project orientation towards poverty reduction within their design and implementation. Four guiding questions directed the poverty assessment, each measured using the 10-point scale utilized in the 3-step adaptation assessment. The scores for each assessment variable were summed, with a highest possible score of 40. The guiding questions looked to determine the levels of: i) poverty orientation within the project design; ii) prioritization of poor communities, regions, or ethnic groups; iii) the application of Human Rights Based approaches; and iv) evidence of poverty orientation in project implementation.

Most of the projects assessed contain an element of poverty reduction in their design especially the projects in the three northern regions of Ghana that deal with agricultural production. Some of the design elements contained in the projects include improving agricultural practices, diversifying livelihoods, improving livelihoods which in turn improves incomes, promoting enabling environmental conditions that present resilient futures. Only a smaller number of projects orientated towards poverty reduction, show some evidence via poverty studies, poverty mapping, or data on prioritization of poor communities and ethnic groups. A select few such as the SLWMP GEF, the CCANGEP Cnd, and REACH EU, use poverty mapping and data to support their prioritization of poor groups and communities.

On the aspect of using a Human Rights Based approach in their project implementation, the notable projects that met this criterion are funded by the EU, CIF, the Adaptation Fund, Canada, and the United States. These projects account for 40% of the total number of projects selected and reviewed. Some of the Human Rights Based approaches addressing rights of the poor include supporting efforts to change and secure the rights

Project Name	Poverty orientation assessment rating (0-40)
PISAD EU	25
MOAP EU	38
ENFALP CIF	38
CPAMP IFC	0
REACH EU	
ASP AfDB	
SLWMP IAP	25
TSIP WB	
PPRDFRP CIF	
CSO RISE EU	
ELCIR+ CIF	30
IRCCNGP AF	
REP IFAD	
GNWPMP Ndl	
DGMPLCP CIF	28
EEMLP Dnk	
ATTP USAID	30
SFMP USAID	27
CCANGEP Cnd	28
SGNTACP GEP	

TABLE 5 POVERTY ORIENTATION ASSESSMENT RATING

of farmers to trees via tree registrations; advocating for local institutional policies that facilitate land use planning and tenure systems for contiguous farmland access; assessing existing policy and promoting policy support for quality and sustainable agriculture; pushing for policies that promote value-chain development, etcetera. Though the NDL: GNWPMP does not contain enough evidence of poverty in its design, nor in prioritizing the poor based on data or poverty mapping, it has a Human Rights Based approach to support populations to claim their rights in relation to improved water and sanitation facilities.

The MOAP EU, and ENFALP CIF projects rated highly (38 out of 40) as the best projects orientated towards poverty reduction. Poverty reduction is key to reducing the vulnerability of communities and people to climate changes and variability. Therefore, it is key that projects that target climate change adaptation can contribute to poverty reduction.

5.2 GENDER EQUALITY AND ADAPTATION ANALYSIS

This section presents the results from the assessment of gender within the selected projects, and aims to assess a project's effectiveness in mainstreaming gender into its design and implementation, or successfully involving transformative activities regarding gender equality within its design and implementation. As with the poverty analysis, there were four guiding questions leading the assessment, each measured using the 10-point scale. The scores for each assessment variable was summed, with a highest possible score of 40. The guiding questions sought to determine the project's orientation towards gender sensitivity by determining whether: i) the project was informed by an analysis of gender differences; ii) the project was planned with indicators that imply the collection and analysis of both sex and age disaggregated data; iii) the project attempts to meet the distinct needs different genders; and iv) the project's interventions ensure the meaningful participation of different genders. The Assessment team also suggested Gender Equality Markers for each project as depicted in 4 above.

From the 20 selected projects, no project reported to the OECD had a policy marker stating that gender equality was a principal (or primary) objective. Neither did the assessment indicate that gender was a principal objective for any of the projects, yet the reporting was simply incorrect. In fact, only one project, the Netherlands' GNWPMP was assessed and resultingly had its gender equality marker downgraded from "significant" to "not targeted". This is because the project document analysis undertaken did not find evidence of any analysis of gender differences in the project, and neither were there any monitoring and evaluation indicators for disaggregated data for sex and age, and therefore the collection and analysis of this dynamic. The GNWPMP Ndl project's activities do not mention meeting the distinct needs for men, women, girls or boys. Furthermore, even though the project embarks on awareness raising, information sharing, and training of communities and selected schools which may impact the meaningful participation of women, men, girls and boys, there is no conscious mention of targeting these groups.

As per our analysis, this study suggests that 15 out of the 20 projects have a significant gender equality objective in their activities and implementation. The remaining 5 do not target gender. We also find that gender equality markers were only reported to the OECD for 5 out of 12 projects that fall within the 2013 – 2016 period (with 2017 data unavailable to analysts). Therefore, the analysis found that the remaining 7 projects did not report on gender equality markers at all, which is not encouraging vis-à-vis the international push for gender equality action, including its inclusion in the Sustainable Development Goals. Project document analysis showed that only one project (REACH EU) mentioned gender in its objective. REACH EU seeks to *“enable a sustainable and inclusive improvement in the rural economy through enhanced implementation of gender sensitive climate adaptation and mitigation practices in 14 districts and 200 communities of the combined programme area of the EU Agriculture Development Programme by 2025”*. However, in its gender equality assessment, the project was scored 32 out of 40, mainly because it doesn’t address issues of youth per sex and neither touches on what distinct needs men may have.

Using the methodology’s scoring system, the projects that showed least relevance to progressing gender equality were projects funded by the IFC, CIF, and Denmark. Taking Denmark’s EEMLP project for instance, the project documents reviewed do not show evidence of any analysis of gender differences, nor include indicators that imply the collection and analysis of sex and age disaggregated data that will show the performance of the project. The quality of such reported finance contributing to Ghana’s adaptation priorities which includes gender is therefore low. Adaptation finance to Ghana needs to mainstream gender equality and women’s empowerment into adaptation planning and actions as has been prioritised by the Government of Ghana. Based on prevailing cultural norms and gendered divisions of labour which impact women’s time in productive activities, and many social conditions like illiteracy rates, women (especially rural women) commonly face higher risks and burdens from climate change (UNDP, 2019). The projects that rated the highest and therefore have a high relevance for promoting gender equality in Ghana include projects funded by CIF (36 out of 40), United States (35 out of 40), Canada (35 out of 40), and EU (35 out of 40) (see Table 9 below). Exemplary projects analyse the gender differences such as evidenced in ATTP USAID, which used data from research and studies to inform focus on gender as *“in the Northern Region only 33.7 percent of women have control over household income as compared to 80.7 percent of men. Only 18.4 percent have access to credit and they fall behind men in most of the five domains of empowerment: production, resources, income, leadership and time”*. However, one major shortfall in all the projects is that under gender differentials, all the focus is on women and therefore no evidence of issues that disadvantage men and require attention.

Project Name	Gender integration assessment rating (0-40)
PISAD EU	21
MOAP EU	35
ENFALP CIF	36
CPAMP IFC	0
REACH EU	32
ASP AfDB	18
SLWMP IAP	11
TSIP WB	28
PPRDFRP CIF	1
CSO RISE EU	22
ELCIR+ CIF	36
IRCCNGP AF	31
REP IFAD	20
GNWPMP NdI	6
DGMIPLCP CIF	23
EEMLP Dnk	1
ATTP USAID	35
SFMP USAID	30
CCANGEP Cnd	35
SGNTACP GEP	24

TABLE 6 GENDER INTEGRATION ASSESSMENT RATING FOR 20 SELECTED PROJECTS

engaging with IUCN; USAID: SFMP that has a Gender Network that meets annually from diverse organisations in the fisheries sector.

The section also tested for projects ability to identify and address distinct needs of women, men, boys, and girls. Majority of the projects that tackled distinct needs were mostly limited to women's distinct needs. For example, activities under the Adaptation Fund "Increased Resilience to Climate Change in Northern Ghana through the Management of Water Resources Diversification of Livelihoods" aim to meet distinct needs of women in a way that does not further burden them. Under the project, women will be supported to engage in market activities such as market gardening and handicrafts and be trained to gain marketable skills such as food processing to improve their livelihoods. Distinct needs of men, boys and girls, did not stand out as compared to the focus on women.

5.3 THE JOINT PRINCIPLES FOR ADAPTATION ANALYSIS

To analyse overall adaptation policy and implementation in Ghana, the Assessment Team subjected each project to the seven Joint Principles for Adaptation (JPA) that has been developed by Southern Voices on Adaptation in collaboration with CSO networks in Asia, Africa and Central America. The projects that scored "not good" for majority of the principles include IFC: CPAMP; DNK: EEMLP; CIF: PPRDFRP; GEF: SGNTACP (see Table 10 below). One of the key principles failed by all these projects is Principle G, "*the adaptation project responds to evidence of the current and future manifestations and impacts of climate change*". 11 projects in total fell within "not good" for Principle G especially because evidence for future manifestations was usually missing from the narratives. Another weakness is the limited evidence of inclusiveness and participation as seen in the DNK: EEMLP.

The projects most strongly addressing the principles were funded by the Canadian government, Adaptation Fund, and the EU. The principle that was best addressed by the projects analysed was Principle E, "*the resilience of target groups who are most vulnerable to climate change is promoted*" with 13 projects. This is necessary for Ghana as there are identified groups of the populace that are regarded as highly vulnerable. Therefore, the adaptation finance being channeled for 13 out of 20 projects targeting the most vulnerable goes to show that finance is targeting the right people.

Some projects like the EU-funded "CSO-RISE", which has significance for gender equality, is flawed in its lack of gender analysis to inform the project. However, it contains indicators to collect disaggregated data for people who can access social protection schemes at the local level. The CIF-funded ELCIR+ Project considers the use of gender-disaggregated data for M&E. It encapsulates the differences between women and men in society and makes the necessary provisions to balance the existing gender inequalities. The project also builds awareness and provides training on gender equality and empowerment to ensure that there is sustainability of gender equality actions in the sector for the actors involved such as the capacity of District Gender Liaison Officers. A couple of the projects mention collaborating with other organisations and platforms that work in gender such as the ELCIR+ project

Some of the main strengths for the projects reviewed include under CIF: ENFALP, a focus on poverty reduction with deeper focus to women as they are a recognised vulnerable group in Ghana especially with respect to land related livelihoods. Therefore, targeting women for interventions increases their resilience in the face of a changing climate. Some projects ensured that they conform to the existing strategies and policies, lay out specific roles and responsibilities expected of each government agency involved in the project, and has allocated appropriate resources such as under the IAP: SLWMP. Another notable strength for sustainability of interventions is USAID: ATTP that has set up learning centres and trains and advances women, youth, and other farmers on Climate Smart Agriculture technologies, which would be handled by NGOs, private sector, and public sector partners. For sustainability, the CIF: ELCIR+ project invests in institutional and community capacity building. The project is very strong in enhancing access to better technology in adaptation for agriculture, and strongly rooted in approaches that build resilience of communities and ecosystems.

In summary, after subjecting all 20 projects to the Joint Principles for Adaptation, the findings indicate that majority of the principles are “good” which is 60, with a fewer number of principles being moderately met, and 37 registering as not good and therefore needing improvement.

Principles	Not good	Moderate	Good
A. The formulation, implementation and monitoring of the (selected) adaptation project is participatory and inclusive.	6	6	8
B. Funds for the adaptation project are utilized efficiently, and managed transparently and with integrity.	4	9	7
C. Government sectors and levels of administration (related to the adaptation project) have defined responsibilities and appropriate resources to fulfill them.	2	8	10
D. The adaptation project is developed through approaches that build resilience of communities and/or ecosystems.	6	4	10
E. The resilience of target groups who are most vulnerable to climate change is promoted.	4	3	13
F. The adaptation project has an appropriate investment in the building of skills and capacities for adaptation, as well as in physical infrastructure.	4	7	9
G. The adaptation project responds to evidence of the current and future manifestations and impacts of climate change.	11	6	3
Total	37	43	60
	Not good (Max = 140)	Middle (Max = 140)	Good (Max = 140)

TABLE 7 JOINT PRINCIPLES FOR ADAPTATION

5.4 CHAPTER CONCLUSION

This section analysed the 20 selected climate-relevant projects looking at their orientation to poverty reduction, advancing gender equality, and adherence to the Joint Principles of Adaptation as developed by Southern Voices on Adaptation in conjunction with CSO networks globally. Poverty has been recognised in Ghana as one of the factors that increases vulnerability and so to build resilience, it is imperative that poverty is addressed. Though a relatively larger number of projects mention the role of poverty reduction in addressing climate change, only a smaller number of projects orientated towards poverty reduction, showed some evidence via poverty studies, poverty mapping, or data on prioritization of poor communities and ethnic groups. It is recommended that studies that map poverty and wealth distribution in Ghana is prepared to help identify hotspot areas and contribute to building climate resilience.

Although Government of Ghana recognises gender equality as a key cross-cutting policy issue, the assessment and analysis show that no project had as its core objective the issue of gender equality, which indicates that climate-relevant funding to Ghana is missing out a huge opportunity to cause change in gender differentials. Targeting women for interventions increases their resilience in the face of a changing climate vis-à-vis the societal role they play in keeping the home and in earning a livelihood.

Last but not the least, applying the Joint Principles of Adaptation to each of the 20 projects, it is clear that many the projects do well to promote the resilience of target groups who are most vulnerable to climate change. Looking at the projects reviewed, these target groups that form the vulnerable groups include farmers, forest dwellers, rural settlers, coastal settlements and population, and the urban poor. Meanwhile, the analysis indicates that projects need to be developed to show evidence of responding to current and future manifestations and impacts of climate change.

ANNEXES

ANNEX A: METHODOLOGY FOR THE RESEARCH

This study was mostly based on available data from OECD/DAC, which provided the most comprehensive and detailed set of data at project levels of Official Development Assistance (ODA). INKA consult, compiled and analysed international adaptation finance flows to Ghana and developed a summary report and tables, which was used by the Working Group as the reference point for project selections.

Civic Response in collaboration with the Ghana Sustainable Development Goals 13 Platform constituted a 7-member Working Group to serve as the Assessment Team on the project. Several organisations that work in the climate change, natural resources, gender and poverty reduction areas, were written to and requested to join the Advisory Group for the project. The group was diverse in experiences and geographic coverage to allow broader range of projects to be selected.

The first phase of the project involved the selection of 3 projects, which were assessed as starting point to pick lessons and modify the approach to the project. The criteria that informed the initial selection of the 3 projects are:

- a. One of the largest adaptation projects (in budget) supported from bilateral donors (not multilateral donors)
- b. Two other complementary adaptation projects, where the geographical area and sectors count on the knowledge base within the CSO networks and the Assessment Teams

The Assessment Team gathered the appropriate documentation for each project selected for assessment. Project documentation were accessed via websites, and by written requests to implementers and donors. In reviewing the documentations, a tailored questionnaire (Annex A) served as a guide on what information to look out for. The questionnaire included an explanation of the rating scales (0-10) used to score the three steps of analysing the extent to which the context was set, the purpose/intent indicates adaptation/resilience, and how activities link to addressing the identified risks. The Assessment Team started with filling out the project assessment using a 3-step approach in table 5.2 (step 5 in annex A). The replies for each of the 3 projects were discussed in the Assessment Teams and Advisory Group.

The questionnaire in Annex A (step 5.2) is divided into two main sections:

- a. One main column to be completed using project documentation,
- b. the second main column to be completed using observations from sources, for example from CSOs working in the same area and/or sector, views from community leaders, independent sources, etc.

The assessment team applied the same rating scale (0-10) for an assessment of poverty orientation in the project and assessment of gender in the project. The Team then used the seven Joint Principles for Adaptation (JPA) that has been developed by Southern Voices on Adaptation¹⁰ with CSO networks in Asia, Africa and Central America to analyse each project.

When the first three projects had been assessed, the Assessment Teams prepared a brief report about the work undertaken, including lessons learned and recommendations for the selection and analysis of the next 17 projects. This report was shared with INKA Consult, CARE, and the Advisory Group.

17 Projects were selected in addition to the initial 3 to get a total of 20 projects for assessment. The final 17 projects were to include the 10 largest adaptation projects by budget in Ghana. Unfortunately, due to the unavailability and non-public disclosure of some of the projects such as Netherland's Cocoa

¹⁰ Homepage: <http://www.southernvoices.net/en/>. Further details on the JPA can be found at: <http://www.southernvoices.net/en/documents/key-documents/57-joint-principles-for-adaptation-version-3/file.html>

Rehabilitation Programme II, and SWAPP II, not all the 10 largest projects by budget were selected and reviewed for Ghana.

ANNEX B: LIST OF ASSESSMENT TEAM AND ADVISORY GROUP

Assessment Team			
	Name	Organisation	Function
1.	Abdul-Razak Saeed	Destreza Consult	Leading assessment work and coordinating Working Group/Assessment Team, and Advisory Group, facilitating access to project documents, reports and materials.
2.	Elvis Oppong-Mensah	Civic Response	Co-lead on assessment work and coordinating of groups and CSOs.
3.	Jonathan Gokah	KASA Ghana	Assessing the climate finance of project documents, providing access to CSO platform, KASA as the network coordinator in Ghana
4.	Vincent Awotwe-Pratt	Biodiversity Advocates	Assessing project documents, providing background information on project funds received by Ghana and observations on project implementation
5.	Chibeze Ezekiel	Strategic Youth Network for Development	Assessing project documents for Rio markers assigned, providing access to SDG13 Platform of CSO actors, and providing insights into status of project implemented in Ghana
6.	Godlove Otoo	Institute of Green Growth Solutions	Assessing project documents on Rio Markers assigned, brings on board previous experience in climate finance tracking, and providing insight into climate projects implemented in Ghana
7.	Fati Seidu Tambro	SUNG Foundation	Assessing project documents on Rio markers assigned, providing expert knowledge on gender aspects of projects being assessed, giving observation/insights into climate projects implemented in northern Ghana
8.	Albert Katako	Civic Response	Assessing project documents, providing background information on project funds received by Ghana and observations on project implementation

Advisory Group			
	Name	Organisation	Function
1.	Yakubu Zakaria	CARE Ghana	Providing guidance to Assessment Team, reviewing work products, facilitating access to network of networks.
2.	Richard Ellimah	Centre for Social Impact Studies	Providing guidance to Assessment Team, facilitating access to project implementers and documents.
3.	Christopher Dapaah	Resource Link Foundation	Providing guidance to Assessment Team, facilitating access to project implementers and documents.
4.	Wisdom Nyarko	USCOND	Providing guidance to Assessment Team, facilitating access to project implementers and documents, and observation for projects in the Central and Western Regions of Ghana
5.	Louis Acheampong	Social Support Foundation	Providing guidance to Assessment Team, facilitating access to project implementers and documents.
6.	Kassim Gawusu-Toure	Greener Impact International	Providing guidance to Assessment Team, facilitating access to project implementers and documents.
7.	Hardi Tijani	Regional Advisory Information and Network Systems	Providing guidance to Assessment Team, facilitating access to project implementers in the northern region of Ghana and providing observations on projects up north.
8.	Emmanuel Kwashie Fugah	Community Youth Development Foundation	Providing access to network of organisations, reviewing work of Assessment Team and providing guidance.
9.	Dorcas Awortwe	Central Region Development Commission/Oil and Gas Platform	Providing access to network of organisations, reviewing work of Assessment Team and providing guidance.
10.	Labram Musah	Vision for Alternative Development	Providing guidance to Assessment Team, facilitating access to project implementers and documents.

ANNEX C: LIST OF PERSONS INTERVIEWED AND CONSULTED

The key persons interviewed and consulted for the observation aspects of the project assessments in Ghana are:

Name	Project Interviewed on
Elvis Oppong-Mensah, Forest Watch Ghana, Accra	Engaging Local Communities in REDD+/Enhancement of Carbon Stocks (ECLIR+)
Ivy Lomotey, Accra	Second additional financing for Sustainable Land and Water Management Project
Collins Bayinye, Tamale	Market Oriented Agriculture Programme in Ghana
Stephen Kankam, Hen Mpoano, Takoradi	Sustainable Fisheries Management Project
Vincent Awotwe-Pratt, Biodiversity Associates, Accra	Ghana FIP – Enhancing Natural Forest and Agroforest Landscapes
Owusu Asare, RUDEYA, Kumasi	Ghana Dedicated Grant Mechanism for Indigenous Peoples and Local Communities
Moyo Farms-Farmer Group Tamale	Productive investment for sustainable agriculture development in Northern Savannah Ecological zone of Ghana
Bazaa Farmers Association, Upper West	Productive investment for sustainable agriculture development in Northern Savannah Ecological zone of Ghana

ANNEX D: LIST OF DOCUMENTS (UTILIZED FOR THE ANALYSIS)

Project	Documents Reviewed
Productive investment for sustainable agriculture development in Northern Savannah Ecological zone of Ghana	<ul style="list-style-type: none"> Action Document for Productive investments for sustainable agriculture development in the Northern Savannah Ecological Zone of Ghana
Second additional financing for Sustainable Land and Water Management Project	<ul style="list-style-type: none"> Project paper on a Proposed additional grant in the amount of us\$12,768,832 million from the Global Environment Facility to the Republic of Ghana for a Sustainable Land and Water Management Project Combined project information documents/integrated safeguards data sheet (PID/ISDS) additional financing
Ghana FIP – Enhancing Natural Forest and Agroforest Landscapes	<ul style="list-style-type: none"> Project appraisal document on a proposed grant from the strategic climate fund in the amount of us \$29.5 million to the republic of Ghana for a Ghana Forest Investment Program - Enhancing Natural Forest and agroforest landscapes project Project Information Document; Concept Stage
Feed the Future Agriculture Technology Transfer	<ul style="list-style-type: none"> Feed the Future USAID/Ghana Agriculture Technology Transfer Project: Our Work in Soybean

	<ul style="list-style-type: none"> • FY16 Annual report (October 2015-September 2016)
The Change Project: Climate Change Adaptation in Northern Ghana Enhanced	<ul style="list-style-type: none"> • The CHANGE Project Application • The CHANGE Project Summary of Results • The CHANGE Project First Semi-annual review • The CHANGE Project PMF
Construction Policy and Administrative Management	<ul style="list-style-type: none"> • Summary of Investment Information (disclosure.ifc.org) • Environment and social review summary (disclosure.ifc.org)
Civil Society Organisations in Research and Innovation for Sustainable Development (CSO-RISE)	<ul style="list-style-type: none"> • Republic of Ghana-European Union National Indicative Programme 2014-2020 • Action Document for the project: Civil Society Organisations in research and innovation for sustainable development (CSO-RISE)
Ghana Dedicated Grant Mechanism for Indigenous Peoples and Local Communities	<ul style="list-style-type: none"> • Program document for a Dedicated Grants Mechanism for Indigenous Peoples and Local Communities • Project Appraisal Document on a proposed grant of US\$5.5m to the national executing agency for a dedicated grant mechanism
Engaging Local Communities in REDD+/Enhancement of Carbon Stocks (ECLIR+)	<ul style="list-style-type: none"> • Project/Program Approval Request • Project document on Engaging Local Communities in REDD+/Enhancement of Carbon Stocks
Establishment of Environmental Monitoring Laboratory at the University of Mines and Technology Project	<ul style="list-style-type: none"> • Final verification note of taking over certificates concerning Establishment of Environmental monitoring laboratory at the University of Mines and Technology • Project Grant Documentation
Ghana-Netherlands Water Programme Master Planning	<ul style="list-style-type: none"> • Ghana-Netherlands Water Programme Information (https://simavi.org/what-we-do/programmes/ghana-netherlands-wash-programme-gnwp/) • Overview of Ghana-Netherlands Water Programme • GNWP Programme Document
Greater Accra Sustainable Sanitation and Livelihoods Improvement Project	<ul style="list-style-type: none"> • Greater Accra Sustainable Sanitation and Livelihoods Improvement Project: Project Appraisal Report
Increased Resilience to Climate Change in Northern Ghana through the Management of Water Resources and Diversification of Livelihoods	<ul style="list-style-type: none"> • Increased Resilience to Climate Change in Northern Ghana through the Management of Water Resources and Diversification of Livelihoods Project Proposal
Market Oriented Agriculture Programme in Ghana	<ul style="list-style-type: none"> • Action Document for "Market Oriented Agriculture Programme in Ghana"
Public-Private Partnership for Reforestation of Degraded Forest Reserves in Ghana through VCS and FSC Certified Plantations	<ul style="list-style-type: none"> • Project Concept Note • Project Design Document
Rural Enterprise Programme	<ul style="list-style-type: none"> • President's report: Proposed Loan to the Republic of Ghana • REP Supervision Report
Resilience Against Climate Change	<ul style="list-style-type: none"> • Action Document for "Resilience Against Climate Change (REACH), a programme on adaptation and mitigation to Climate Change for Rural Livelihoods in the savannah ecosystem of Ghana"

Strengthening Ghana's National Capacity for Transparency and Ambitious Climate Reporting	<ul style="list-style-type: none"> • Project Identification Report
Sustainable Fisheries Management Project	<ul style="list-style-type: none"> • Cooperative Agreement: Sustainable Fisheries Management Project • Annual Progress Report 2017 • https://www.crc.uri.edu/projects_page/sfmp/
Transport Sector Improvement Project	<ul style="list-style-type: none"> • Project Appraisal Document

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