CPIA AFRICA

ASSESSING AFRICA'S POLICIES AND INSTITUTIONS

JULY 2025

POLICIES FOR BETTER SERVICE DELIVERY

OFFICE OF THE CHIEF ECONOMIST FOR THE AFRICA REGION

WORLD BANK GROUP

Acknowledgments

This report is produced by the Office of the Chief Economist for the Africa Region under the supervision of Andrew L. Dabalen. The team for this edition was led by Nicholas Woolley and Vijdan Korman.

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Valuable comments and feedback were received from the Africa Region's Macroeconomics, Trade, and Investment Global Practice country economists and teams, whose assessments provided the basis for the report. The team thanks Cesar Calderon for his guidance. Beatrice Berman provided support for production and dissemination. Kenneth Omondi provided logistics support. The report was edited by Sandra Gain. The online and print publication was produced by Bill Pragluski, and the cover design was by Rajesh Sharma.

Media relations and dissemination were provided by Flore Martinant de Preneuf, Kimberly Bumgarner, Artem Kolesnikov, Zandile Ratshitanga, Patricia Riehn Berg, and Daniella Padilla in the External and Corporate Relations team for the Eastern and Southern Africa region, and Caitlin Berczik, Joana Das Neves Lopes, Michael Sahr, and Aby Toure for the Western and Central Africa region.

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INTRODUCTION

Confidence that the government can efficiently transform public resources into public services is a prerequisite for ensuring a sense of shared purpose with citizens. Such services, including security, education, health, and infrastructure, are the means by which governments have the closest interactions with people, and individual experiences with these interactions have lasting impacts on perceptions of the competence, corruption, and effectiveness of institutions. Governments can strengthen the fiscal contract with their citizens by fostering fair and transparent management of public resources. From a governance perspective, strong public services are central to creating political movements with broad support. By focusing on services, incentives within government become more closely oriented toward successful delivery. The incentives require supportive governance structures, with institutions designed for accountability and measurement of results. Creating institutional safeguards, such as statutory protections, independent regulators, mandatory reporting, and medium-term planning, can provide improved oversight and efficiency across areas of government functions.

This report identifies key policy trends in Sub-Saharan Africa that made a difference in supporting effective public service delivery in 2024. Following the World Bank's annual Country Policy and Institutional Assessment (CPIA) of countries eligible for International Development Association (IDA) assistance, the report highlights key trends and best practices to guide policy makers and international investors on policy developments in the region. This assessment includes the combined knowledge and monitoring of experts across the World Bank, as local teams in each country submit score recommendations based on their ongoing engagement with governments in the region and monitoring of each country's development progress, while global teams and management provide multiple stages of review.

POLICY CONTEXT

On the African continent, 2024 was a year of youth protests, highlighting the need to build confidence in governments' ability to provide efficient public services. Dissatisfaction also manifested in a lack of political support for elected governments. Of the 17 scheduled elections in Africa in 2024, incumbents were elected in only seven.

Survey results show citizens' growing dissatisfaction with the quality of public services. Indeed, service quality in Sub-Saharan Africa has lagged other regions, while people regularly list services among the top problems facing their countries. Across the board, indicators of the region's infrastructure service quality and depth are lower, even when correcting for the level of gross domestic product (GDP). These shortfalls hamper economic activity and the quality of life. Transport infrastructure—road, air, rail, and sea transport—suffers from low investment levels, limiting the connectivity of much of the population to larger markets. Moreover, high poverty levels contribute to lack of access to public infrastructure, resulting in high levels of service deprivation, especially in sanitation.

Governments' insufficient provision of services related to human capital directly hampers citizens' well-being while undermining their prospects for earning. There are large shortfalls in educational quality in the region, and poor health services contribute significantly to a low human capital index. Inefficient allocation of human resources limits the effectiveness of growth in reducing poverty.

Administrative services are fundamental to creating economic opportunities in the region. From registering a new business to declaring bankruptcy, government administration and regulation are central to an efficient business environment and attracting investment. However, Sub-Saharan Africa is the worst performer in administrative capabilities around business location and financial services in the World Bank's B-READY index.

At the most basic level of public services, governments' ability to provide security has been largely undermined in recent years. The number of casualties from conflicts between state forces and militias in Sub-Saharan Africa increased nearly threefold (2.7 times) between 2014 and 2024.

Despite manifestations of discontent, 2024 was a year of improving economic performance. However, a relatively strong year cannot negate the disappointing medium-term economic outcomes. Since its peak in 2014, the region's output per capita has contracted by 1.8 percent, effectively amounting to a lost decade. As the growing young population enters the workforce, countries must focus on the private sector to increase employment and investment.

Meeting the needs of African citizens will require mobilizing the state to provide services at a time of restrained credit and limited sources of external finance. Although the overall short-term economic conditions are favorable for fiscal retrenchment and structural reforms, tight credit markets and growing domestic discontent make structural reforms especially urgent. Among IDA-eligible countries in Sub-Saharan Africa, median public debt has increased 58 percent over the past decade. More recently, the debt situation seems to be improving, partly due to emphasis on fiscal prudence as governments implement borrowing strategies and prioritize revenue mobilization. A majority of countries were estimated to have improved their primary fiscal balance in 2024, although overall budget deficits remain higher as a result of government interest payments.

CPIA SCORE ANALYSIS AND TRENDS FOR 2024

The average CPIA score for IDA-eligible countries in Sub-Saharan Africa remained broadly similar to the 2023 average level of 3.1. The average scores of nine countries decreased, while 10 countries' scores increased. Following 4 years of relatively strong performance, the region's average caught up to and moved in lock step with the global average. Yet, the region's poor performance in the governance cluster offset strong reforms in other areas. Moreover, 2024 saw a slight divergence in performance, with improvements concentrated in countries that were already performing well.

ANALYSIS OF THE CPIA COMPONENTS

A fundamental precondition for effective service delivery is a stable economic and fiscal foundation that can sustain programs during challenging times. A government's ability to execute basic functions can be severely undermined if it fails to maintain market confidence. Furthermore, while macroeconomic volatility often leads to decreased investment, large crises can impact service budgets, and budget cuts affect vulnerable populations disproportionately. In addition, transparent policy making and robust accountability are essential for macroeconomic stability and delivering services efficiently.

The fiscal contract, in which public service delivery serves as a key justification for taxation and revenue mobilization, requires sound management of public finances and budgeting. Voluntary tax compliance depends on perceptions of tax fairness and the government's ability to manage funds. Institutional controls on spending improved in the region in 2024, while countries also improved their records of fiscal discipline for the most part. This included continued efforts to tackle high wage bills, tax expenditures, and fuel subsidies.

Similarly, some countries in the region have made considerable progress in debt consolidation and the management of large maturity payments. Of the 40 IDA-eligible countries covered by the CPIA, 26 have debt-to-GDP levels lower than in 2022. Across the region, debt strategies have prioritized concessional lending as a way to reduce debt service costs. A key distinction between high- and low-performing countries is in the level and transparency of contingent liabilities.

Overall, the region's most pressing policy trends for international trade revolve around implementing trade facilitation agreements, capturing the potential of digital technologies, and responding to a shifting global environment. African countries have made significant progress in implementing trade facilitation reforms, but low implementation rates on enquiry points, test procedures, risk management, border agency cooperation, and establishment of a single window remain problematic.

Financial sector regulation plays a key role by providing liquidity to financial institutions and improving access to finance for businesses, particularly those in vulnerable communities. In finance, access to credit remains a systemic constraint, partly due to the limited size and depth of the financial sector itself. Nevertheless, the spread of digital financial services continues to contribute to accelerating financial access, although adoption remains uneven.

The range of direct business services offered by the public sector, including registration, infrastructure support, and property protection, is also essential for creating a viable environment for businesses. The business regulatory landscape in Sub-Saharan Africa experienced broader reform activity in 2024. Digitalization, tax system modernization, and development of competition law were among the most dynamic areas of progress. However, gaps remain in insolvency systems, labor informality, and access to secure land.

The empowerment of adolescent girls is especially critical to gender equality and the prosperity of African countries and has seen substantial progress in recent years. Currently, 38 percent of girls aged 15-19 are out of school and not working, are married, or have children, compared with 17 percent of boys in the same age range. Recent legal and policy reforms enabling the most vulnerable girls to stay in or return to school are areas for optimism. As adolescent girls are sometimes taken out of school to help their families with childcare, greater provision of parental leave and childcare services can also support their schooling.

Targeted social expenditure has played a crucial role in reducing poverty. Debt issues created by volatility in global markets can have significant impacts on services that disproportionately affect the poor. However, many countries have met this adversity proactively, including through fiscal decentralization and adopting digital platforms for tax administration and expenditure monitoring.

In the education sector, despite significant gains in access and enrollment over the past two decades, education systems are facing a performance plateau. Although net enrollment rates have improved, the sector remains hampered by persistent deficits in quality, equity, and governance. This stagnation is fueled by inadequate investment in foundational areas, including teacher quality, school infrastructure, appropriate learning materials, and monitoring systems.

In the health sector, in response to the increasing threats posed by climate change, pandemics, food insecurity, and conflict, the Africa region has prioritized the strengthening of resilient health systems. Many countries have updated their national health strategies to tackle emerging challenges and improve service delivery, and many have passed legislation to strengthen financial protection.

Overall, social protection systems continue to be strengthened across the continent, with progress in updating policies and strategies to include areas such as social security and nutrition-sensitive social protection. Improved coordination mechanisms and stronger monitoring and evaluation systems have also contributed to this progress. Countries are institutionalizing social registries and using them to target social programs while expanding coverage and digitization.

Across the region, there has been a notable trend toward strengthening institutional frameworks for environmental governance. However, political instability and limited resources are common barriers to effective policy implementation. Stronger performers have more-robust enforcement mechanisms and better cross-sectoral coordination. Across a range of environmental issues, the region has made significant progress in outcomes, although public provision of environmentally-related services is an ongoing concern.

African countries made important efforts in 2024 to strengthen the autonomy and professionalism of their legal systems, a fundamental public service in itself. Nevertheless, citizens' access to justice still often depends on geographic and socioeconomic factors, with many countries struggling to extend justice services beyond major urban centers. Moreover, executive interference in the judicial system has weakened judicial independence in many contexts.

African policy makers face gaps in transparency, accountability, budget execution, and internal controls that must be addressed directly to improve performance. Limited transparency and accountability are evident in scarce budget allocation, spending, and performance information. Weak oversight allows misuse of funds, and lack of public engagement contributes to a disconnection of government spending from public priorities. Inaccurate and delayed financial reporting hampers tracking, and poor procurement practices raise costs and lower service quality.

Despite efforts across the region in fiscal consolidation, revenue mobilization remains low, leaving governments unable to fund basic functions and services in many instances. Recent modernization efforts have included integration of revenue administrations, increased use of digital processes, and evidence-based strategic planning. Nevertheless, key policy decisions, such as simplifying value-added tax exemptions and enforcing direct taxation, need political support to be effective.

Although there have been improvements in some areas of public administration, implementation capacity remains a central constraint on government effectiveness. A core challenge is the limited ability of administrations to translate broad policy commitments into coherent financial planning and operational delivery. These constraints are particularly evident at the subnational level. The politicization of the civil service and enduring weaknesses in human resources management systems further undermine the performance of public administrations across the region.

Overall, civil society has continued to play a major role in monitoring and engaging with public affairs to ensure greater accountability in the use of public resources. Countries in Sub-Saharan Africa have strengthened anti-corruption laws and supporting agencies. Throughout the region, a primary challenge remains the persistent issue of extrabudgetary expenditures, which undermine fiscal and economic reforms across the board and undercut strategic investments in services.

Introduction

Confidence that the government can efficiently transform public resources into public services is a prerequisite for ensuring a sense of shared purpose with citizens. Such services, including security, education, health, and infrastructure, are the means by which governments have the closest interactions with people, and individual experiences with these interactions have lasting impacts on perceptions of the competence, corruption, and effectiveness of institutions. In a region with high levels of informal economic activity, establishing confidence in this system is crucial to building an effective public sector. Moreover, improved public service delivery can reach vulnerable people more effectively during challenging times, improving the robustness of communities and increasing the impact of government activities.

This report identifies key policy trends in Sub-Saharan Africa that made a difference in supporting effective public service delivery in 2024. Following the World Bank's annual Country Policy and Institutional Assessment of countries eligible for International Development Association (IDA) assistance, the report highlights key trends and best practices to guide policy makers and international investors on policy developments in the region. This assessment includes the combined knowledge and monitoring of experts across the World Bank, as local teams in each country submit score recommendations based on their ongoing engagement with governments in the region and monitoring of the development progress in each country, while global teams and management provide multiple stages of review.

Governments need to strengthen the fiscal contract with their citizens by fostering fair and transparent management of public resources. As part of this, improving perceptions of how governments raise funds and use resources is necessary to increase citizens' willingness to pay taxes, with a direct link between a broad, fair tax system and public service quality. Governments must raise taxes more efficiently and use these resources to deliver a wide range of public services—thus improving the welfare of African citizens.[1] Broadening the tax base and improving compliance with tax laws are essential and only possible if taxpayers have confidence in the government's ability to transform these resources into efficient public services.

To some extent, limitations to public service delivery reflect a broader lack of development in a country. Correlations between a range of public service indicators and gross domestic product (GDP) are strong, and public budgets reflect the overall spending capacity in a country. However, within a particular income level, some solutions can be especially cost-effective, and innovative approaches to addressing funding shortfalls can be shared between countries. Policy makers can draw on a growing base of evidence-based policy solutions, increasing the potential for learning from best practices in the region.

From a governance perspective, strong public services are central to creating political movements with broad support. By focusing on such services, incentives within government become more closely oriented toward successful delivery. The incentives require supportive

1 Besley and Persson (2014).

governance structures, with institutions designed for accountability and measurement of results. Creating institutional safeguards, such as statutory protections, independent regulators, mandatory reporting, and medium-term planning, can provide improved oversight and efficiency across areas of government functions. Digitization can be especially helpful for meeting monitoring requirements, gathering data, automating processes, and removing discretion in many areas of government operations.

HOW THE CPIA CONTRIBUTES TO WORLD BANK ENGAGEMENTS

The annual Country Policy and Institutional Assessment (CPIA) exercise captures the quality of a country's policies and institutional arrangements. It focuses on elements within the country's control, rather than those influenced by outside elements.

The CPIA is a unique tool for comprehensively reviewing country policies and institutions. The scores represent the combined knowledge and monitoring of World Bank experts. Each year, country teams, comprised of country experts for each criterion, prepare score proposals, following engagement with government counterparts to ensure full inclusion of the reforms for the year. Although several published indicators could help guide the ratings, the World Bank staff's professional judgment of country performance against well-specified CPIA criteria plays a crucial role in the final assessments. The proposals are then submitted to a wide review across the World Bank by the Regional Chief Economists, Global Practices, and central departments for several rounds until final decisions are reached. As the assessments behind the scores are not disclosed, the process allows for candid discussion between units at the World Bank.

The frequency, comprehensiveness, and rigor of this assessment can help drive country engagements and operational priorities. Government counterparts are consulted as the first and last steps in the assessment process, to ensure that all relevant reforms have been considered in the assessment and provide an opportunity for discussion on future reform priorities. In this respect, the benchmarks provided by the CPIA can be useful for establishing case studies and examples of best practice in specific policy areas. Within the World Bank Group, the scores are used for a variety of purposes, including as an input to development assistance allocations, debt sustainability thresholds, and designation of fragile and conflict-affected states. While the review itself is entirely internal, the criteria for assessment are published, and this report provides a summary of major policy trends in the Sub-Saharan Africa region. Both documents can be the basis for discussion with government counterparts on the suitability of the assessment criteria.

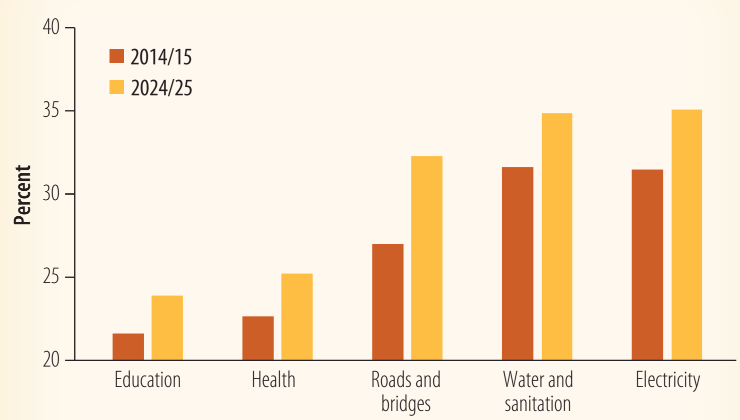
Section 1: Policy Context

Political dissent in 2024 highlighted the need to build taxpayers' confidence in governments' ability to provide efficient public services. A slight uptick in short-term economic performance has not been enough to offset rising frustration due to a lost decade of economic opportunity. Moreover, fiscal retrenching from high debt costs may have contributed to frustration caused by the low availability and quality of public services. To meet the demands of this moment, and of the citizens expressing their voices, governments will need to focus on efficiently delivering services to people. While it may take time to build capacity, each decision in the process of building institutions can be optimized by learning from best practices.

On the African continent, 2024 was a year of youth protests—there were 7,224 demonstrations in the region, comprising 5,911 protests and 1,313 riots.[2] Extended demonstrations in Ghana, Kenya, Nigeria, and Uganda focused on poor economic management, fiscal decisions, and corruption. For example, in Kenya, demonstrations centered around fiscal tightening in the context of perceived corruption and a lack of economic opportunities for young people, with discontent on passing the fiscal burden of rising debt obligations onto ordinary citizens who did not benefit from the borrowed money. This situation reflects a trend of increasing and mostly peaceful social unrest across the continent in recent years, with mass demonstrations accelerating 12 percent on average each year over a decade. Indeed, the 2024 events followed protests in recent years in Burkina Faso, Cameroon, Ethiopia, Mozambique, Senegal, South Africa, and Sudan, many of which have experienced significant challenges to security services. Dissatisfaction has also manifested in a lack of political support for elected governments. Of the 17 scheduled elections in Africa in 2024, 13 were held and four were postponed. Incumbents won elections in seven countries, new leaders from parties already in power were elected in six, and power was transferred to an opposition party in four.[3]

In conjunction with this discontent, survey results show growing dissatisfaction with the quality of public services in the region. Across an array of public service provision, respondents claim that the government performs "very badly" (figure 1.1). Moreover, when asked what issues are seen as the most important problem in their country, 4 of the top 5 responses focus on service delivery, with human capital and

FIGURE 1.1: Customer Dissatisfaction across Areas of Government Service Delivery Is Much Higher Than It Was a Decade Ago



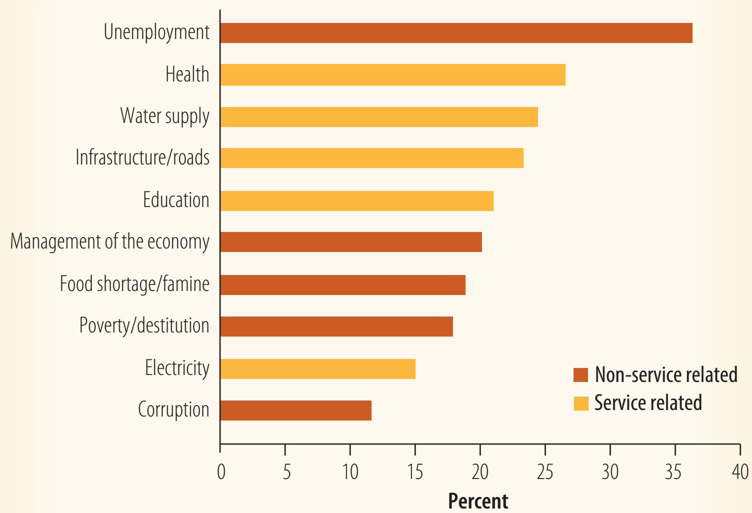
Source: Afrobarometer.

Note: The figure shows the proportion of respondents claiming that the government handles public services "very badly." The sample only includes countries with data available for both sets of surveys for each category. The baseline year for electricity is 2016/17, as data are not available for 2014/15.

2 Armed Conflict Location and Event Data.

3 For more details, refer to Mo Ibrahim Foundation (2024).

FIGURE 1.2: Services Rank among the Most Important Problems Identified by Citizens

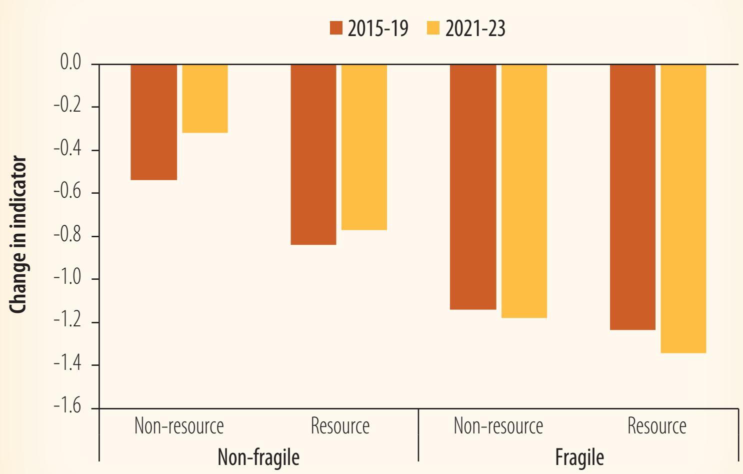


Source: Afrobarometer.
Note: The sample only includes countries with data available for both sets of surveys for each category for the year 2024/25.

infrastructure services the most pressing (figure 1.2)

To some extent, this decline in public opinion coincides with measures of government effectiveness in the World Bank's Worldwide Governance Indicators. This indicator captures the quality and independence of civil service, effectiveness of policy formulation and implementation, and credibility of the government's commitment to policy reforms. While these indicators have shown marginal increases in non-fragile countries, government effectiveness has declined in fragile ones (figure 1.3). Moreover, these services represent the most consistent and impactful interactions governments have with their citizens, with face-to-face interactions with public servants required for many aspects of service delivery.

FIGURE 1.3: Government Effectiveness in Sub-Saharan Africa, by Fragility and Resource Abundance



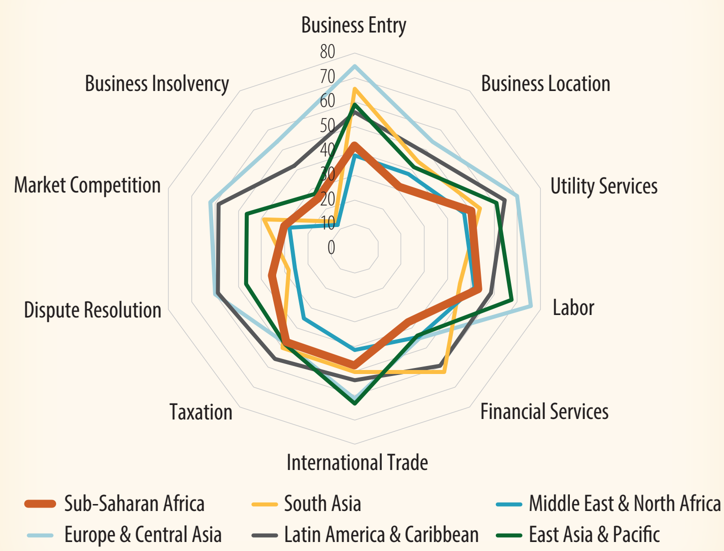
Source: World Governance Indicators.

Service quality in Sub-Saharan Africa has lagged other regions. This can be seen directly through the quality of basic infrastructure services, such as transportation, electricity, and internet. Across the board, the quality of infrastructure services is lower in the region, even when correcting for the level of gross domestic product (GDP). This is partly due to colonial legacies, although governance of infrastructure investment, regulatory frameworks, and engineering capacity also have significant impacts. Such infrastructure shortfalls continue to hamper economic activity and the quality of life. For instance, Sub-Saharan Africa's percentage of energy output losses is the second highest among world regions, at 16 percent. Nevertheless, improvements have been made in recent years.

Transport infrastructure—road, air, rail, and sea transport—suffers from low investment levels, limiting the connectivity of much of the population to larger markets. Indeed, the extent of the transport network is limited, with 223 miles of roads and 6.9 miles of railroads per 100,000 people, compared to global averages of 582 and 19.8 miles, respectively.[4] Similarly, the average levels of efficiency of air transport services and road quality are lower than any other region.[5] Furthermore, Africa as a whole experiences a higher road mortality rate than any other region, at 19.4 per 100,000 people.[6] This rate is influenced by both the poor quality of the roads and governments' inability to regulate road behavior and driver education.

Beyond infrastructure, administrative services are fundamental to creating economic opportunities in the region. From registering a new business to declaring bankruptcy, government administration and regulation are central to creating an efficient business environment and attracting investment. In this area, Sub-Saharan Africa falls short—poor public services contribute to low average scores on the World Bank's "Business Ready" (B-READY) index (figure 1.4). Sub-Saharan Africa is the worst performer in the areas of administrative capabilities around business location and financial services. Improving facilitation of access to finance and land for businesses is necessary to ensure an efficient allocation of resources to the businesses with the most potential.

FIGURE 1.4: Sub-Saharan Africa Has Particularly Poor B-READY Public Service Scores for Business Location and Financial Services



Source: Business Ready Indicators, World Bank Group.

Moreover, government shortfalls in providing services related to human capital directly hamper citizens' well-being while undermining their prospects for earning. Currently, there are large shortfalls in educational quality in the region—in all but seven countries, children finish school with less proficiency than a child who has completed 6 years of primary school in the highest performing countries.

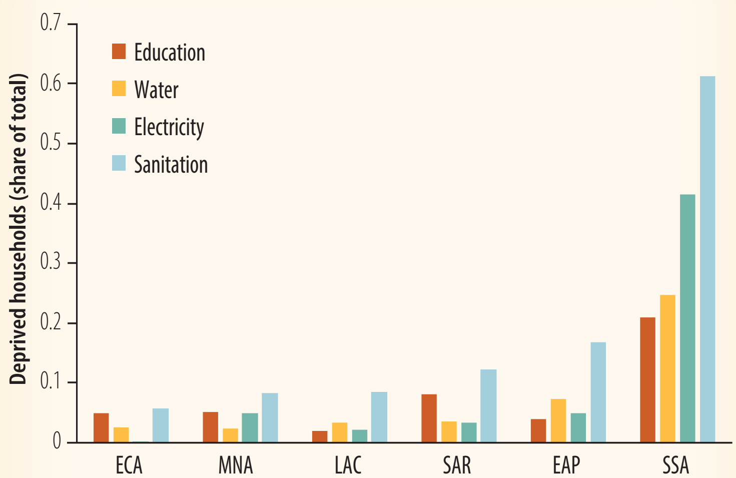
Poor health services also contribute significantly to the low human capital index. Life expectancy at birth is the lowest of any region, at 62.6 years, 9 years lower than the next lowest region. This may be partially due to the high infant mortality rate, at 44.2 deaths per 1,000 live births, the highest of all regions. Mothers also fare worse in Sub-Saharan Africa than anywhere else, as the maternal mortality rate in the region is estimated at over 3.5 times the next highest

4 Calculations based on data from the CIA World Factbook.
5 World Economic Forum Global Competitiveness Index 4.0.
6 WHO (2023). https://www.afro.who.int/publications/road-safety-who-african-region-2023.

region (South Asia).[7] These poor results directly reflect the lack of medical services in the region, as only 74 percent of births are attended by a skilled care provider, compared to a global average of 87 percent.[8] Similarly, the number of physicians is the lowest of any region, at 0.2 per 1,000 people, less than a twentieth of the rate in the European Union.[9]

High poverty levels translate into public service shortfalls as the most vulnerable lack access to public infrastructure. Sub-Saharan Africa has the highest extreme poverty rate globally, and a large share of the poor is concentrated in a few countries. About 80 percent of the world's estimated 695 million extreme poor resided in Sub-Saharan Africa in 2024.[10] Combined with high inequality, with the second highest average regional Gini index, at 41.5, this translates into structural shortfalls, as large portions of the population lack access to basic public infrastructure and services. Indeed, large shares of the population lack access to basic public infrastructure, even when adjusting for GDP per capita levels (figure 1.5). The deprivation is highest for sanitation, leaving many people in the region vulnerable to disease and leading to 47 people per 100,000 dying every year from unsafe water, sanitation, and hygiene services.[11]

FIGURE 1.5: Sub-Saharan Africa Has High Levels of Deprivation across Multiple Public Services



Source: World Bank Multidimensional Poverty Indicators.

Note: EAP = East Asia and the Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MNA = Middle East and North Africa; SAR = South Asia; SSA = Sub-Saharan Africa.

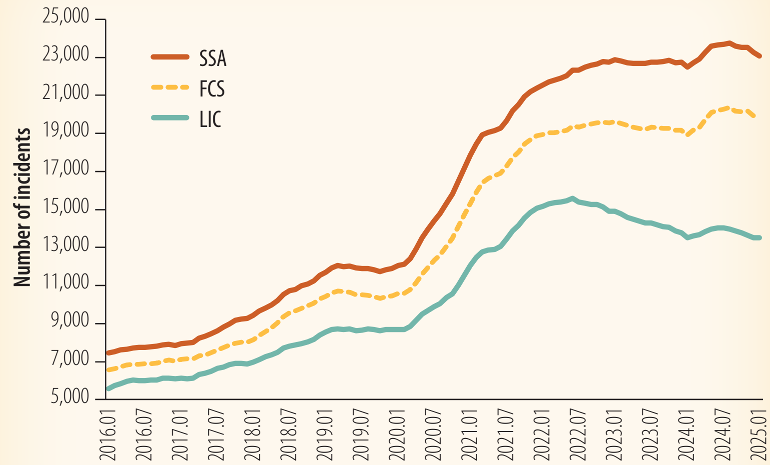
High structural inequality in the region hinders economic growth by preventing individuals from reaching their productive potential. This inefficient allocation of human resources limits the effectiveness of growth in reducing poverty, as those at the bottom of the income distribution fail to benefit. This results in more persistent poverty, as a 1-percent increase in GDP per capita is associated with a 1-percent decrease in poverty in the region, compared to a decrease of 2.5 percent in the rest of the world.[12]

At the most basic level of public services, governments' ability to provide security has been largely undermined in recent years (figure 1.6). The number of casualties from conflicts between state forces and militias in Sub-Saharan Africa increased nearly threefold (2.7 times) between 2014 and 2024, from 12,300 to 33,300, although this was mostly concentrated in a

7 World Development Indicators 2023.
8 WHO (2024). Data for Africa as a whole.
9 World Development Indicators 2020.
10 The remaining 2 percent is split between Eastern Europe and Central Asia and the rest of the world.
11 Estimate from WHO (2024). Data for Africa as a whole.
12 These elasticities are even lower for fragile and conflict-affected countries and resource-poor countries in Sub-Saharan Africa (Sinha, Inchauste, and Narayan 2024; World Bank 2024).

few countries.[13] Frustration with these conditions has contributed to rising public support for military leaders relative to public officials. As a result, the continent has seen the resurgence of military coups since 2020, with nine successful coups over the past 4 years. Moreover, some military coups have been met with popular support and public demonstrations in favor of the change in the initial stages.

FIGURE 1.6: Government Clashes with Militias Have Increased Dramatically

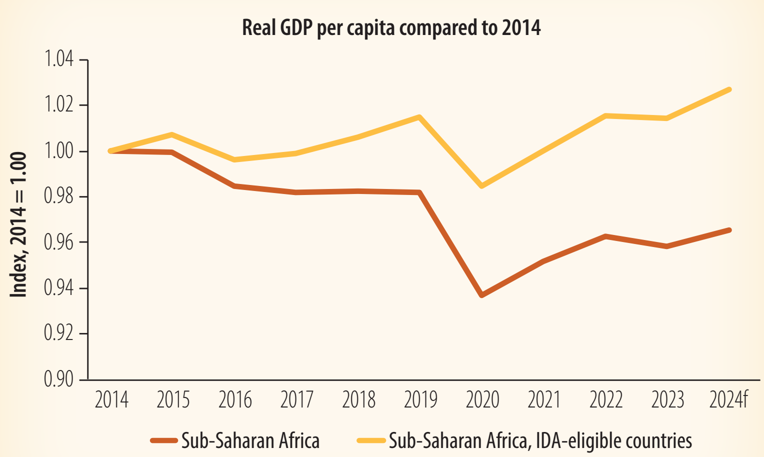


Source: Armed Conflict Location and Event Data.

Note: FCS = fragile and conflict-affected situations; LIC = low-income countries; SSA = Sub-Saharan Africa.

Ironically, the rise of discontent in 2024 was accompanied by relatively strong economic performance. The region's real GDP grew by 3.3 percent in 2024, up from 2.1 percent in 2023, boosted by strong global trade and the easing of global financial conditions. In per capita terms, this implied moving from a regional decline of 0.5 percent in 2023 to an expansion of 0.7 percent in 2024. Among the International Development Association (IDA) countries covered in this report, per capita growth was even higher, at 1.3 percent, reflecting relative stagnation among the wealthier countries in the region (refer to figure 1.7). Moreover, the recent bouts of inflation experienced in many Sub-Saharan African countries have subsided for the most part as the median rate of inflation decreased from a peak of 9.3 percent in 2022 to 4.5 percent in 2024. This has allowed central banks to start relaxing monetary policies, leading to an increase in the median investment level among IDA countries, from 24.0 to 25.1 percent of GDP.

FIGURE 1.7: Strong GDP Performance in IDA-Eligible Countries in 2024



Source: World Bank Macro-Fiscal Modeling Team.

Note: f = forecast; GDP = gross domestic product; IDA = International Development Association.

However, a relatively strong year cannot negate the disappointing medium-term economic outcomes in the region. Since its peak in 2014, the region's output per capita has contracted by 1.8 percent, effectively amounting to a

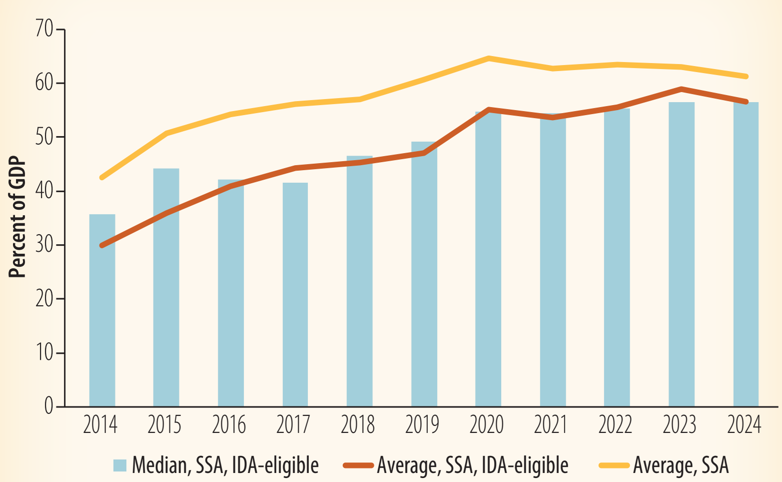
13 Armed Conflict Location and Event Data Project. The five countries with the highest numbers of casualties (Burkina Faso, Ethiopia, Nigeria, Somalia, and Sudan) comprise 74 percent of the total.

lost decade. While this figure is slightly better for IDA-eligible countries, with an average income per capita that is now 2.7 percent higher than in 2014, this is only a tenth of the 29 percent growth in GDP per capita in the same countries in the 10 years prior to 2014. Over recent years, economies in the region have been tested by a downturn in commodity markets, the spread of violent international groups, the COVID-19 pandemic, higher debt prices on global markets, and a major shift in the geopolitical landscape. These shocks have had lasting impacts on the region, resulting in GDP growth for most countries in 2024 still lagging their average rates over 2000–19. This medium-term stagnation is especially problematic in resource-rich countries, which have recorded a decade of disappointing economic growth, such that in 2025, per capita real GDP levels are 12 percent lower than they were in 2015. Moreover, investment, especially private sector investment, has fallen to levels at which it would be difficult to sustain long-term growth across the region. Following a contraction of 0.3 percent annually over 2020–21, regional investment grew by a meager 0.2 percent annually in 2022–24.

This slow growth is insufficient to educate and employ the young population entering the workforce. Between 2030 and 2050, Sub-Saharan Africa is expected to account for 90 percent of global population growth. The working age population in the region is expected to be larger than those of India and China by 2050. Such a young population will need a surge in educational resources to create the opportunities necessary to engage them all. However, the working age population is currently increasing faster than the number of jobs, meaning that a greater share of people are engaging in low-quality work—informal, piecemeal, and self-employment. Effective investment in human capital must go hand-in-hand with business services and infrastructure investment, as vibrant job markets are needed to incentivize young people to invest in their education.

The weak medium-term growth undercuts any justification for the increased debt over the past decade, as debt-to-GDP ratios have climbed substantially from their 2015 levels. Among IDA-eligible countries in Sub-Saharan Africa, median public debt has increased 58 percent over the past decade, from 36 percent of GDP in 2014 to 57 percent of GDP by the end of 2024 (refer to figure 1.8). While this borrowing may have been justified at the time by investments in high-growth activities, the lack of economic success undermines these choices ex post. Such high debt levels and the accompanying debt service hamper the public sector's

FIGURE 1.8: IDA-Eligible Debt-to-GDP Ratios Have Risen Since 2014



Source: Calculations based on data from the World Economic Outlook, October 2024, International Monetary Fund.

Note: Averages are weighted by GDP. GDP = gross domestic product; IDA = International Development Association; SSA = Sub-Saharan Africa.

capacity to provide quality services. Since 2021, not a single country has been listed as having low risk of external debt distress. Half the countries in the region are at high risk of external debt distress or already in distress, unchanged from 2023. As governments bring their primary deficits under control, the vast majority of gross financing needs are now absorbed by debt service.

However, the debt situation seems to be improving, partly due to a recent emphasis on fiscal prudence as governments implement borrowing strategies and prioritize revenue mobilization. A majority of countries (24 of the 38 with data available) were estimated to have improved their primary fiscal balance in 2024, although overall budget deficits remain higher as a result of government interest payments. Driven partly by a decline in real interest rates on debt due to an increased share of concessional financing, overall deficits have declined while GDP growth has picked up. Among IDA-eligible countries, the overall budget deficit declined from 4.2 percent of GDP in 2023 to 3.6 percent of GDP in 2024. This fiscal consolidation combined with promising GDP growth has led to falling debt-to-GDP ratios in the region, with the average ratio falling by 2.3 percent in 2024 for IDA-eligible countries.

Nevertheless, tight global credit remains a perennial threat to debt sustainability. Following a global peak of headline inflation in 2022, interest rates in the world's largest economies remained elevated throughout 2024. Where debt burdens have led to macroeconomic crises in recent years, they have effectively halted economic progress, making macroeconomic stability a key concern for governments across the region. While currency and price stability improved on the whole across the region in 2024, pockets of high inflation persist.

Thus, meeting the needs of African citizens will require mobilizing the state to provide services at a time of tight credit and limited sources of external finance. Although the overall short-term economic conditions are favorable for fiscal retrenchment and structural reforms, tight credit markets and growing domestic discontent make structural reforms especially urgent. In this context, the continuing trends of digitization, regional integration, and evidence-based policy reforms provide opportunities for improving public services.

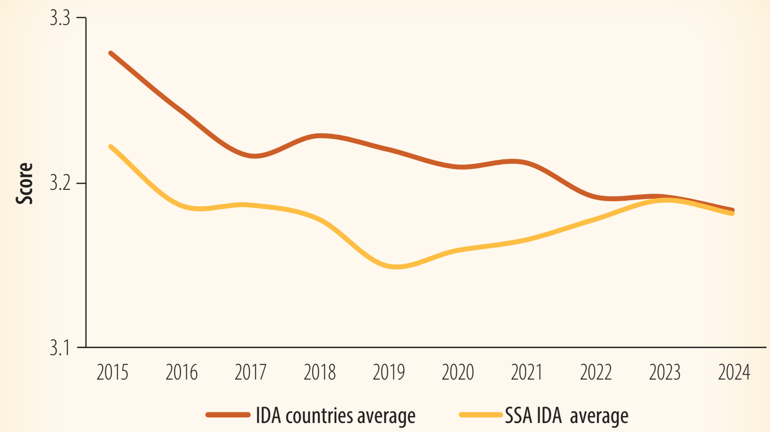
Section 2: CPIA Score Analysis and Trends for 2024

The year 2024 was a mixed year for the region. The average Country Policy and Institutional Assessment (CPIA) score for International Development Association (IDA)–eligible countries in Sub-Saharan Africa remained broadly similar to the 2023 average level of 3.1.[14] The average scores of nine countries decreased at the tenth of a point threshold, while the average scores of 10 countries increased. However, there were more downgrades than upgrades in the region at the individual score level, with 41 downgrades and 32 upgrades, a total of 73 score changes.

Overall, the region's performance matched that of other IDA-eligible countries. Following 4 years of relatively strong performance in which the region's average caught up with the global average, the region moved in lock step with the global average. Indeed, considering regional averages beyond the tenth of a point, Sub-Saharan Africa's average is 0.002 point lower than the global average, unchanged from last year (figure 2.1).

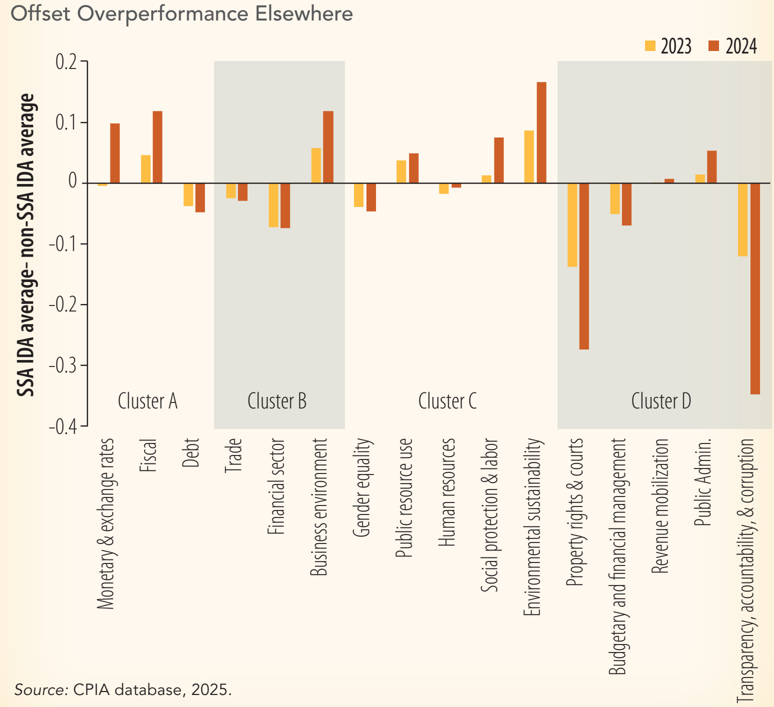
The region's poor performance in the governance cluster offset strong reforms in other areas. Compared to IDA-eligible countries in other regions, Sub-Saharan Africa improved in clusters A, B, and C, with these improvements offset by the regression in cluster D (figure 2.2). Specifically, the region

FIGURE 2.1: SSA Scores Are Consistent with Global Averages for a Second Year



Source: CPIA database, 2025.
Note: IDA = International Development Association; SSA = Sub-Saharan Africa.

FIGURE 2.2: SSA's Underperformance on Two Governance Criteria Offset Overperformance Elsewhere



Source: CPIA database, 2025.
Note: IDA = International Development Association; SSA = Sub-Saharan Africa.

14 Average CPIA scores for individual countries are reported at the tenth of a point, although users can calculate their own averages at higher precision by averaging the four cluster scores. Similarly, cluster scores are also reported at the tenth of a point and are determined by averaging the individual scores in their respective clusters.

outperformed the global average in "monetary and exchange rate policy," "fiscal policy," "business regulatory environment," "social protection and labor," "policies and institutions for environmental sustainability," and "quality of public administration," while it fell behind in "property rights and rule-based government" and "transparency, accountability, and corruption in the public sector."[15] These trends follow a worrying longer-term relative decline in cluster D since 2015, as the three other clusters have caught up and surpassed global averages since that time, whereas cluster D has fallen further behind (figure 2.3). In the context of public service delivery, the importance of cluster D is central, as it deals heavily with the management of public resources and incentives within government, specifically speaking to the financial management and underlying structural cohesion of public service management.

FIGURE 2.3: Underperformance on Cluster D Continues Long-Term Trends

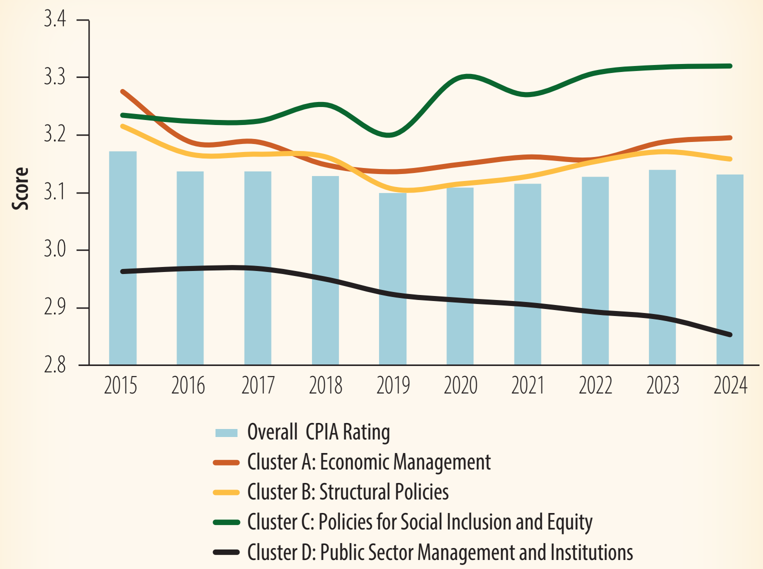
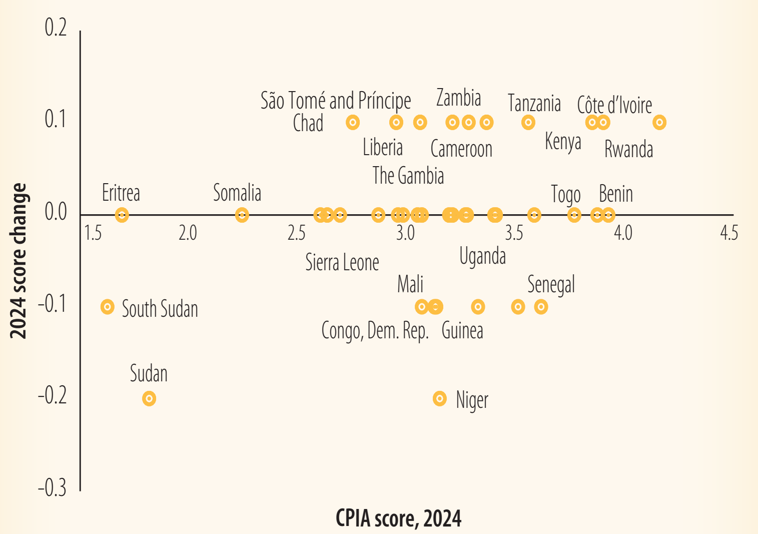


FIGURE 2.4: Higher Scores Received Upgrades and Lower Scores Received Downgrades



Source: CPIA database, 2025.

Note: Eswatini became IDA-eligible in 2024 and does not have a score for 2023, so there is no change in ranking. IDA = International Development Association.

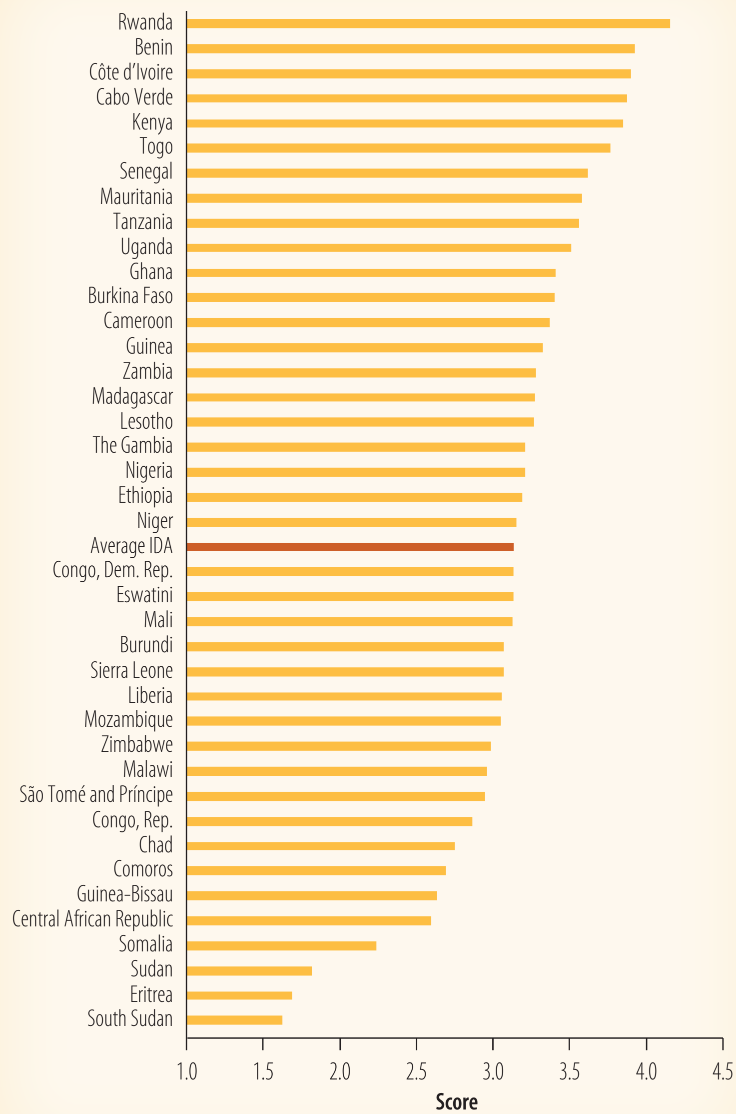
Similarly, the region has seen a divergence between countries. In contrast to the previous year, in 2024 there were more upgrades in higher performing countries and more downgrades in lower performing ones (figure 2.4). Moreover, this divergence is most pronounced at the extremes of the distribution, with a downgrade in the lowest-scoring country (South Sudan) and a 0.2-point downgrade in the third lowest (Sudan). On the other end of the spectrum, both the highest-scoring country (Rwanda) and the third highest (Côte d'Ivoire) saw increases in their scores. Overall, seven countries above the global IDA average saw increases in their overall

15 In some cases, these relative changes are due more to changes in other regions than in Sub-Saharan Africa. For instance, the relative improvement in the quality of public administration occurred despite no score changes for the criterion in Sub-Saharan Africa for the year.

scores, while four countries posted decreases. In contrast, overall scores increased for three countries and decreased for five countries below the average.

A similar divergence can be seen between resource-rich economies and those not reliant on resource revenues. There were five score downgrades for resource-rich countries and three downgrades for non-resource-rich countries, compared to four and seven, respectively, in 2023. This difference is even more stark for individual score movements, as resource-rich countries saw over twice as many downgrades as upgrades, with 16 downgrades compared to seven upgrades. In contrast, upgrades and downgrades were balanced for non-resource-rich countries, at 25 of each.

FIGURE 2.5: Rankings and Score Changes for 2024



Source: CPIA database, 2025.

Individual country rankings show poor performance clustered in a few countries (figure 2.5). In terms of overall scores, there seems to be a threshold at 2.5, below which country averages seem to fall off quickly. To a large extent, this is due to the impact of conflict on policies and institutions, as the four countries with the lowest scores are conflict-affected states.[16] Similarly, two-fifths (39 percent) of the score downgrades were attributed to three countries, Niger, Sudan, and Sierra Leone. Two of these are resource rich (Niger and Sierra Leone), and two are conflict-affected states (Niger and Sudan).

16 The conflict-affected designation by the World Bank is determined partly through the CPIA scores, making this argument slightly circular. However, conflict plays a large role in these four countries, regardless of the official designation.

BOX 2.1: CPIA Scores in Economic Research

Over the years, the Country Policy and Institutional Assessment (CPIA) scores have emerged as a leading indicator used to summarize policy and institutional quality for academic scholarship. The consistent publication of the scores, including for many countries for which data availability continues to be an issue, can be especially helpful in providing information on governance dynamics. Moreover, the details from the 16 individual scores can provide a more tailored understanding of how governance in specific areas can impact economic activity. Of course, the low volatility of individual indicators may limit their explanatory power unless underlying correlations are particularly strong, and the human judgement behind the score deliberations each year may potentially increase statistical noise. Nevertheless, the CPIA has contributed to interesting results in the literature.

CPIA scores can be particularly useful as a control for institutional quality when trying to find correlations between other economic variables of interest. For example, the effect of debt on growth has been shown to be highly dependent on institutional quality, with CPIA scores below a certain threshold changing the correlation.[a] Similarly, the scores contributed to the finding that foreign aid's ability to foster innovation is somewhat contingent on institutional quality.[b]

As the CPIA scores are used in International Development Association (IDA) allocations, the impact of such scores on overall aid flows has received significant attention. Perhaps most noteworthy, the CPIA has been used to show how policy is a key determinant of the effectiveness of aid in post-conflict states, with the absorption capacity of a country relying closely on CPIA scores. Beyond this capacity, the growth returns to aid deteriorate substantially.[c] Moreover, higher CPIA scores can increase funding for a country beyond aid, with external debt-to-gross domestic product ratios being highly correlated with the CPIA index beyond the extra finance from increased IDA allocations, implying that improvement in the scores enhances market borrowing capacity as well.[d] Of course, the use of the CPIA in the World Bank and International Monetary Fund join debt sustainability framework may contribute to this finding.

a Presbitero (2012).
b Pradhan et al. (2023).
c Collier and Hoeffler (2004).
d Mijiyawa (2022).

TABLE 2.1: CPIA 2024 Score Changes at a Glance

CLUSTER	INDICATORS	Benin	Burkina Faso	Burundi	Cabo Verde	Cameroon	Central African Republic	Chad	Comoros	Congo, Dem. Rep.	Congo, Rep.	Côte d'Ivoire	Eritrea	Ethiopia	The Gambia	Ghana	Guinea	Guinea-Bissau	Kenya	Lesotho	Liberia	Madagascar	Malawi	Mali	Mauritania	Mozambique	Niger	Nigeria	Rwanda	São Tomé and Príncipe	Senegal	Sierra Leone	Somalia	South Sudan	Sudan	Tanzania	Togo	Uganda	Zambia	Zimbabwe
A: Economic management	Monetary & exchange rate	0	0	0	0	0	0	0	0	0	0	0	0	0.5	0.5	0	0	0.5	0.5	0	0	0	-0.5	0	0	0	0	0.5	0	0	0	0	0	-0.5	0	0	0	0	0	0
	Fiscal policy	0	0.5	0	0	0.5	-0.5	0	0	0	0	0	0	0	0.5	0	-0.5	0	0	0	0	0	0	0	0.5	-0.5	-0.5	0	0	0	-0.5	-0.5	0	0	0	0	0	0	0	0
	Debt policy	0	0	0.5	0	0	0	0	0	-0.5	0	0.5	0	0	0.5	0	0	0	0	0	0	0	0	0	0	-0.5	-0.5	0	0	0	-0.5	0	0.5	0	0	0	0	0	0.5	0
B: Structural policies	Trade	0	-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	-0.5	0	0
	Financial sector	0	0	-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.5	0	0	-0.5	0	0	0	0	0.5	0	0	0	0	0	-0.5	0	0	0	0	0
	Business environment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0	0
C: Policies for social inclusion and equity	Gender equality	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0	0	0	0	0.5	0	0	0	0
	Equity of public resource use	0	0	0	0	0	0	0.5	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0.5	0	0	0	0	-0.5	-0.5	0	0	0	0	0	0	0	0	0	0	0	0
	Building human resources	0	0	0	0	0	0.5	0	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0	0	0.5	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0
	Social protection & labor	0	0	0	0	0	0	0	0	0	0	0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.5	0	0	0	0	0	0	0	0	0	0
	Environmental sustainability	0.5	0	0	0	0	0.5	0.5	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D: Public sector management and institutions	Property rights & courts	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0.5
	Budget & financial management	0	-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0.5	0	0	0	0	0	-0.5	0	0	-1.0	0	0	0	0	-0.5	0	0	0	0	0	0	0	-0.5
	Revenue mobilization	0	0	0	0	0	0	0	0.5	0	0	0.5	0	0	0	0	0	0	0	0	0.5	0	0	0	0	0	-0.5	0	0	0	0	-0.5	-0.5	0	-0.5	0.5	0	0	0	0
	Public administration	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transparency, accountability & corruption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-0.5	0	0	0	0	0	0	0	-0.5	0	0	0	0	0

Source: CPIA database, 2024.

Note: Country label colors indicate change in overall CPIA score: Green for increase and orange for decrease.

Section 3: Analysis of CPIA Components

CLUSTER A: ECONOMIC MANAGEMENT

Cluster A assesses the quality of macroeconomic management. It covers monetary and exchange rate, fiscal, and debt policies.

A fundamental precondition for effective service delivery is a stable economic and fiscal base to sustain programs through vulnerable periods. A government's ability to perform basic tasks can be severely undercut if it cannot maintain the confidence of markets to keep debt costs low and prices stable. Economic crises, especially those with an element of sovereign debt instability, can be particularly disruptive of the government's ability to perform basic functions. Moreover, although macroeconomic volatility is typically associated with changes in public investment, large crises can cut into service budgets, leading to short-sighted decisions around what to cut, while vulnerable populations are particularly harmed by crises. Finally, the strong governance requirements for economic resilience and macroeconomic stability—good resource management, transparent policy making, and strong accountability within government—are also fundamental to efficient public service delivery.

A central concept is the fiscal contract, in which public service delivery serves as a key justification for taxation and revenue mobilization. Indeed, fiscal policy relies heavily on the confidence of citizens and markets. For citizens, voluntary tax compliance is strongly related to perceptions of tax fairness and the government's ability to manage funds. For markets, the cost of government borrowing is directly related to the perceived viability of the fiscal strategy and expectations that the government can repay debt. Balancing these competing interests by providing services to people in return for a viable tax system ensures that governments will have the ability to borrow in times of need, to offset any downturns through countercyclical policy.[17] However, Sub-Saharan Africa as a region exhibits large procyclicality of fiscal policy, compared to other regions.[18]

Confidence is also central to a government's ability to manage debt obligations effectively, allowing governments to expand their budgets and make long-term decisions that improve the efficiency of services. This can take the form of risk premia through public debt markets or through a lack of willingness to lend on the part of bilateral and multilateral partners. Similarly, the confidence of private sector investors may be impacted by the credibility of a country's fiscal regime.[19] Under tight credit markets, debt service costs directly crowd out funding for public services. Thus, any extra costs associated with market confidence and risk fundamentally detract from providing solutions to vulnerable populations.

In 2024, the Sub-Saharan Africa region witnessed a series of economic reforms aimed at enhancing macroeconomic performance. Key initiatives included the liberalization of exchange rates, the introduction of new monetary policy frameworks, and the removal of import bans.

17 Talvi and Vegh (2005).
18 Aizenman et al. (2019).
19 Sawadogo (2024).

Many central banks adjusted interest rates to stabilize inflation, with some monetary authorities opting to ease the policy rates to strengthen growth prospects, while others increased policy rates due to inflationary pressures. These policies were designed to foster a more stable and competitive economic environment, although challenges like weakened fiscal policies and rising debt levels remained a concern for achieving this economic goal.

A notable shift toward market-based exchange rate systems and new monetary policy frameworks characterized the region's policy landscape in 2024. Many countries implemented interest rate–focused monetary policies to stabilize inflation and enhance foreign exchange stability. A concerted effort to halt monetary financing of fiscal deficits was also evident, with central banks imposing stricter limits and tightening their monetary policies. Several nations reported maintaining single-digit inflation rates, although Ghana and Nigeria continued to grapple with high inflation linked to the monetary financing of fiscal deficits. However, Nigeria's decisive move to end this practice and tighten its monetary policies contributed to improved stability in inflation and foreign exchange rates.

TABLE 3.1: Changes in the Economic Management Cluster Scores, 2024

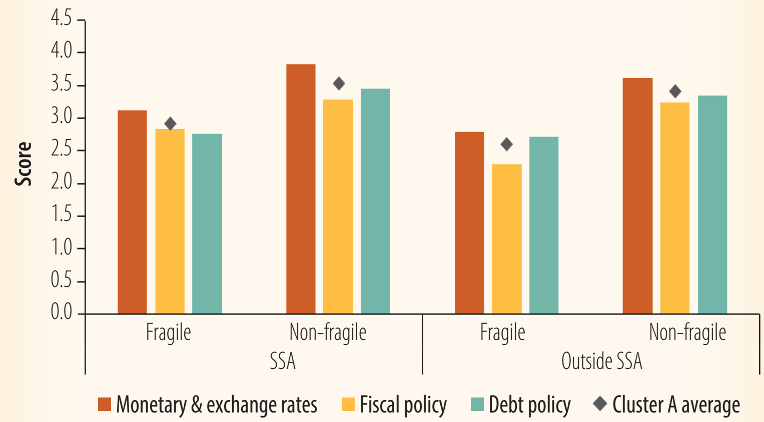
CPIA criterion	Increases	Decreases
Monetary and Exchange Rate Policy	Ethiopia, The Gambia, Guinea-Bissau, Kenya, Nigeria	Malawi, South Sudan
Fiscal Policy	Burkina Faso, Cameroon, The Gambia, Mauritania	Central African Republic, Guinea, Mozambique, Niger, Senegal, Sierra Leone
Debt Policy and Management	Burundi, Côte d'Ivoire, The Gambia, Somalia, Zambia	Democratic Republic of Congo, Mozambique, Niger, Senegal
Economic Management Cluster Average	Burkina Faso, Burundi, Cameroon, Côte d'Ivoire, Ethiopia, The Gambia, Guinea-Bissau, Kenya, Mauritania, Nigeria, Somalia, Zambia	Central African Republic, Democratic Republic of Congo, Guinea, Mozambique, Niger, Senegal, Sierra Leone, Malawi, South Sudan

Source: CPIA database, 2024.

Within the macroeconomic cluster, fiscal policy has been assessed as underperforming in recent years as the buildup of deficits has led to debt concerns in a number of countries (table 3.1). Debt risks and projected international trade shocks are two key threats to economic stability in the region. As these developments in fiscal and debt policies can severely erode borrower confidence, fiscal consolidation across the region is not just a desired policy but a growing necessity. Efforts to establish credibility have become more predominant in the region, including regularly published medium-term debt strategies and increased limits on fiscal deficits and borrowing. The first criterion for monetary and exchange rate policy recorded five upgrades against only two downgrades. In contrast, the criterion for fiscal policy recorded only four upgrades against six downgrades (table 3.1).

Progress on the economic management cluster varied significantly across countries, reflecting diverse economic structures and responses to challenges such as the extent of fragility. For example, while fragile countries in the region continue to underperform their non-fragile peers, the fragile states in Sub-Saharan Africa continue to overperform on the economic management cluster relative to fragile countries in other regions (figure 3.1), particularly in the areas of monetary and fiscal policies. To some extent, this reflects the strong institutional controls in place in many fragile members of the region's currency unions, such as the West African Economic and Monetary Union (WAEMU), which helped its members in monetary and fiscal stability. For example, budget financing is managed through the currency union's central bank, which also has strict requirements on fiscal controls and reporting.

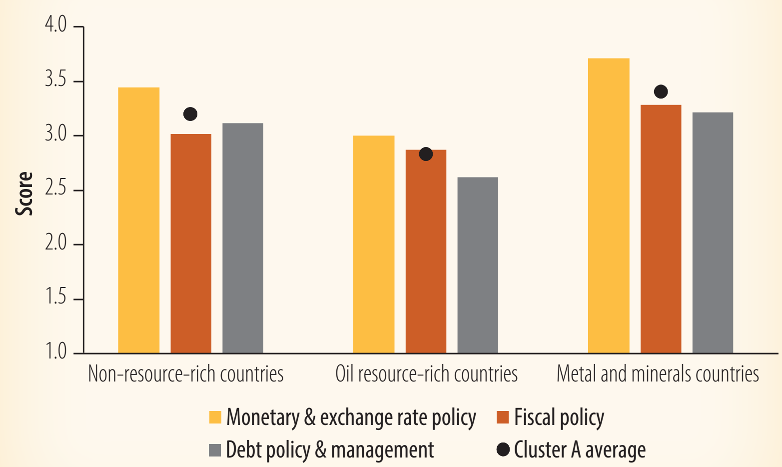
FIGURE 3.1: Fragile Countries in SSA Performed Well on Monetary and Fiscal Policies, Compared to Their Peers outside SSA



Source: CPIA database, 2025.
Note: SSA = Sub-Saharan Africa.

Economic management performance also varied across countries with different natural resource intensities. While non-resource-rich countries underperform slightly on the economic management score relative to resource-rich countries in Africa, there is considerable disparity among the latter group (figure 3.2).

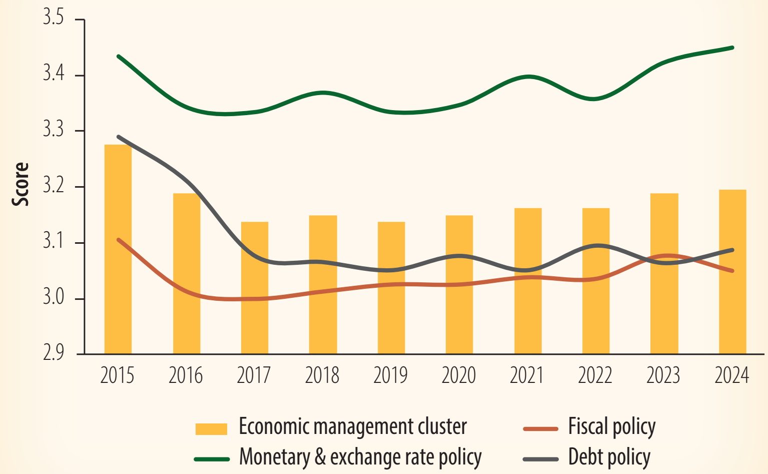
FIGURE 3.2: Nature of Resource Richness and Economic Management Performance



Source: CPIA database, 2025.

Overall, the average score for the economic management cluster has improved slightly from the previous year, indicating a slow rebound from the score decreases in the mid-2010s, when the averages for all three criteria decreased in tandem (figure 3.3). Compared to 2023, the overall economic management cluster score increased in 12 countries, while nine countries experienced a decrease in their scores (table 3.1). At the aggregate level, the average score for the cluster has remained almost the same. Progress in fiscal and debt policies over recent

FIGURE 3.3: Scores on Cluster A Are Stabilizing and Have Gradually Risen Since the COVID-19 Pandemic



Source: CPIA database, 2025.

years has remained the most subdued, reflecting a sequence of conflicts, natural disasters, and terms-of-trade shocks. A full rebound in this cluster will require a strong political commitment to addressing debt policy across the region, including through concerted efforts in revenue mobilization and focusing on spending efficiency in light of the decreased availability of foreign assistance.

MONETARY AND EXCHANGE RATE POLICY

This criterion covers the extent to which the monetary and exchange rate policy framework (i) maintains short- and medium-term internal and external balance and is consistent with price stability objectives, and (ii) offers flexibility to deal with internal and external shocks.

While macroeconomic performance improved in 2024, experiences varied widely across countries in the region. According to projections, real gross domestic product (GDP) growth accelerated in nearly two-thirds of the countries in 2024, at a median 0.7 percentage point higher in 2024 than in 2023. Seven countries covered by this report are estimated to have grown 6 percent or more in 2024—Benin, Côte d'Ivoire, the Democratic Republic of Congo, Ethiopia, Mauritania, Rwanda, and Togo. In most of these high-growth performers, a stable macroeconomic environment, public investments in infrastructure, and structural reforms drove their economic outcomes.

In terms of policy trends for the year, the most notable successes are the countries that have successfully navigated economic crises in recent years. In late July, Ethiopia liberalized its exchange rate to a market-based rate with limited foreign exchange intervention, representing a strategic commitment to shift the growth framework more to the private sector. This led to a joint reduction of inflation and the parallel exchange rate market premium from 100 to 10 percent, although the premium has since widened again. In conjunction, the central bank announced a new interest rate–based monetary policy framework, and the country lifted import bans on select commodities. Open market operations were conducted to keep the interbank interest rate close to the national bank rate.

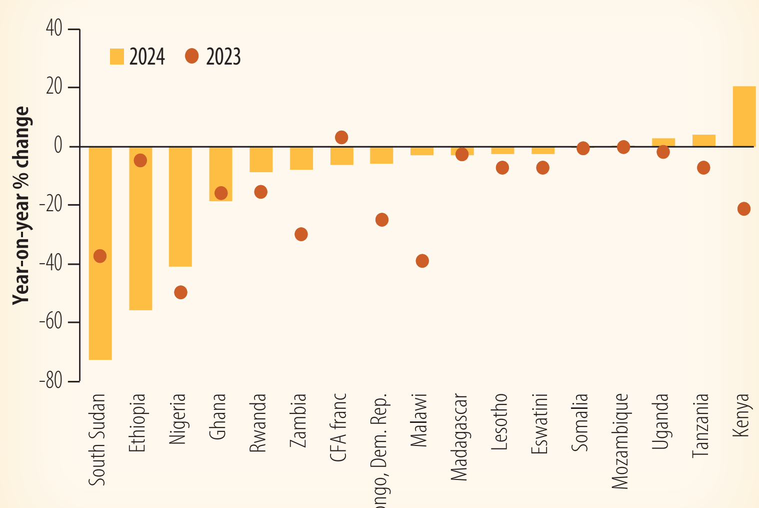
Similarly, Kenya avoided an economic crisis despite strong adverse circumstances, partly driven by a stronger macroeconomic policy framework and access to concessionary financing. Despite severe floods in April and protests in mid-2024, the country brought headline inflation to a low of 2.7 percent in September, increased reserves, and stabilized the exchange rate following high volatility early in the year.

Inflation stabilized at single-digit levels in seven in 10 Sub-Saharan African countries, while in the other countries, inflation rates have peaked but are still far from their target. Although the monetary policy stance remains differentiated across countries, most of the region's central banks have started cutting interest rates (for instance, Kenya, Lesotho, and Mozambique). Some have paused their hiking cycle for several months (Malawi, Tanzania, the WAEMU, and the Economic and Monetary Community of Central African States (CEMAC)). A few central banks in the region have raised rates due to a slight resurgence of inflation—namely, Ghana, Nigeria, and Zambia.

As in previous years, monetary financing of fiscal deficits continues to be a strong indicator of macroeconomic performance and a significant driver of score changes for this criterion. On the positive side, Nigeria ended the practice in 2024 in addition to halting new development projects financed directly by the central bank and tightening monetary policy. These actions contributed to the stabilization of both the inflation rate and foreign exchange. Similarly, Ghana's cabinet approved an amendment to the Bank of Ghana Act in 2024, to impose stricter monetary financing limits on the government to prevent the practice from reemerging. As part of the reforms mentioned above, Ethiopia fully ceased monetary financing. In contrast, South Sudan's continued monetary financing of deficits potentially contributed to the unmooring of inflation expectations, leading to a peak 132 percent annualized rate in November 2024. Similarly, Malawi engaged in monetary financing, contributing to inflation of around 30 percent over the course of the year and deteriorating forex positions. South Sudan's continuation of the policy led to excess liquidity in the markets and severely undercut the effectiveness of monetary policy, leading the central bank to resort to aggressive term deposit rates on commercial banks to manage the money supply.

The disinflation process was also driven by more-stable African currencies (figure 3.4). Although some of this may be attributable to international factors, such as less restrictive financial conditions, significant reforms in this area have also contributed. The Gambia published a robust forex policy reaffirming the country's commitment to market-determined exchange rates and smooth functioning of the forex market, while concurrently allowing the exchange rate to depreciate by about 5 percent, which has led to a sustained reduction in the parallel market rate and increased availability of foreign currency in exchanges. Most notably, Nigeria's central bank eliminated a prior system of multiple exchange rates through different windows, establishing a more liberal unified rate and allowing a depreciation of the nominal rate, an electronic forex management system,

FIGURE 3.4: Currency Stability Improved in 2024



Source: Bloomberg.

and the emergence of an interbank exchange rate. Of course, exchange rate pressures are also driven by market fundamentals, and addressing the underlying causes of foreign exchange imbalances can have beneficial effects. For example, Eswatini reduced the current account deficit through trade facilitation initiatives, raising export levels and reducing pressures on the exchange rate. Overall, only a few countries' exchange rates depreciated in excess of 20 percent in 2024, an improvement over previous years (refer to figure 3.4), including the South Sudanese pound, the Ethiopian birr, and the Nigerian naira. Of these, the depreciations of the birr and the naira were met by strong reform programs to address the currency market imbalances and liberalize the markets.

Sub-Saharan Africa's external economic outlook improved slightly in 2024, with the current account deficit expected to decrease from 3.4 percent of GDP in 2023 to 2.4 percent of GDP in 2024. Countries that are rich in metals and minerals and those lacking natural resources show different trends. In 2024, non-resource-rich countries recorded a current account deficit of 4.5 percent of GDP, larger than their resource-rich counterparts. In contrast, net oil-exporting countries are expected to have strengthened their position in 2024. Nevertheless, the Bank of Central African States reported a depletion of net foreign assets to levels below the target between June and September, leading to an extraordinary summit for the heads of state in December. As a result, the CEMAC countries agreed to a program of fiscal consolidation and tougher enforcement of foreign exchange regulations on extractive companies.

FISCAL POLICY

This criterion assesses the quality of fiscal policy in its stabilization and allocation functions. The stabilization function deals with achieving macroeconomic policy objectives in conjunction with coherent monetary and exchange rate policies—smoothing business cycle fluctuations and accommodating shocks. The allocation function is concerned with the appropriate provision of public goods.

A fundamental prerequisite for public service delivery is the sound management of public finances and budgeting. Clear and transparent fiscal policy not only helps assure citizens that their taxes are being used in an effective manner, but also allows for greater efficiency in spending by ensuring that key programs are not cut during downturns. Moreover, a strong fiscal policy can temper creditors' concerns about a credible path of repayment. As high debt service payments in the region crowd out needed public investment, establishing such credibility can bring down borrowing costs. In this regard, establishing credible longer-term horizons for borrowing and ensuring that borrowed money is tied closely to projects designed to boost growth can create goodwill among creditors, expanding the scope of development projects in a country and allowing for longer-term projects to get off the ground.

Sound fiscal policy requires building credibility over time with strong budget oversight and spending controls. When such oversight falls short, fiscal consolidation may be imposed by the credit market rather than by public officials' choice, leading to important programs being cut. To some extent, this can account for the high procyclicality of fiscal policy associated with higher debt levels.[20] For example, the Central African Republic's recent fiscal consolidation has led to reductions in domestic capital spending following spending overruns in areas such as foreign missions and defense equipment. Perhaps most strikingly, the question of credibility has been most evident in Senegal, following revelations from a report by the Inspection General des Finances that fiscal deficits were roughly two times higher than previously reported over multiple years. Despite the concerning numbers and the admission of mismanagement, the commitment to transparency demonstrated by publishing the review and the steps taken to address the fiscal imbalances since the release are a good start to establishing renewed credibility in the market.

Institutional controls on spending, such as through multi-year budgeting processes or fiscal rules, can be a strong institutional commitment to countercyclical policy. Such rules can improve fiscal performance while allowing short-term flexibility to run deficits in economic downturns, and they are associated with more accurate budget forecasts and higher sovereign debt ratings.[21] Mozambique's new 2025–27 Medium-Term Fiscal Framework has established a fiscal rule that also includes wage and salary expenditures as a way to address the outsized wage bill. This is an area in which regional monetary unions tend to succeed, as WAEMU, CEMAC, and the East African Community have fiscal convergence criteria in place to limit the exposure of the shared central bank. In the extreme case of the Democratic Republic of Congo, the government budgets exclusively on a cash basis, requiring spending to follow revenues on a one-to-one basis. Eswatini has adopted a similar approach with its 3-year fiscal adjustment plan, which included guidance to keep expenditure in line with received revenues. However, these safeguards are only effective where they cannot be bypassed through unregulated borrowing and spending, such as through extrabudgetary pressures.

Even without statutory fiscal rules, countries can establish credibility with a record of fiscal discipline over time, which can then be used to maintain crucial public services in economic downturns. As economic growth strengthens across the region following years of external economic shocks, now is the time when countercyclical policy should start to kick in where growth is particularly strong. The reduction in average primary deficits in the region is promising in this regard, while certain countries have made deliberate efforts to tighten fiscal policy as part of their countercyclical measures. Mauritania's reduction of the primary deficit reflects countercyclical fiscal policy, as the consolidation accompanies strengthening economic performance and reduced liquidity to create space for the central bank as it starts to relax monetary policy. The Gambia enacted revenue reforms outlined in a 2023–26 Medium-Term Economic and Fiscal Framework. In some cases, however, it is not clear in countries with higher debt service costs whether deficit reductions are due to deliberate countercyclical policies or restrictions on further borrowing from tight capital markets. In such countries, key structural spending reforms can help establish a proactive stance on fiscal prudence.

High wage bills can hamper a government's flexibility in responding to changes in the fiscal outlook, which has been especially problematic in Mozambique and Sierra Leone. In Mozambique,

20 Ahmad, McManus, and Ozkan (2021).

21 Brandle and Elsener (2023).

salaries, pensions, and interest payments accounted for 90 percent of tax revenues, leaving hardly any other space for budget priorities. In addition to limiting the scope for public investment in needed infrastructure, this also limits the scope for countercyclical spending adjustments and responses to emerging events. However, the country is taking needed steps to reduce this burden, including provisions in its new fiscal rule. Similarly, recurrent expenditures account for two-thirds (73 percent) of total spending. This may have been partly responsible for capital expenditures significantly overrunning budgeted levels as the level of capital expenditures allowed by the budget was not sufficient to cover the country's needs.

Similarly, tax expenditures and fuel subsidies can be expensive to maintain while draining resources from key public services, especially in times of economic hardship. Tax expenditures tend to increase along with the economic activity they are targeting, thus leading to increased expenditures in times of high economic activity.[22] This constrains the creation of fiscal buffers during periods of economic growth. Moreover, such expenditures are often poorly targeted and have significant moral hazard attached.[23] Similarly, energy subsidies increase with the amount of energy used, leading to high costs during periods of growth while providing incentives for governments to limit the supply of an essential input to production and daily life. Moreover, such subsidies tend to be regressive, as wealthier populations consume more energy.

While many countries in the region have made significant reforms in these areas, Burkina Faso and Cameroon simultaneously reduced both tax exemptions and energy subsidies. In Burkina Faso, the Ministry of Finance undertook a tax expenditure review to assess the economic and social impacts of tax exemptions while cutting energy subsidies, including an adjustment of fuel pump prices to reflect global oil prices more accurately. Overall, this contributed to the reduction in current expenditures by 3.6 percent of GDP. Likewise, Cameroon reduced fuel subsidies, removed tax exemptions, and adjusted excises to reflect the country's national strategies in 2024. The removal of fuel subsidies alone lowered public expenditure by 2.1 percent of GDP. In contrast, high energy subsidies crowded out public funding for infrastructure in Guinea when the country was preparing for the opening of the Simandou mine and dealing with a fuel depot explosion.

Overall, making fiscal policy work for public services means prioritizing key strategic deliverables. This requires ensuring that expenditures are spent in accordance with national strategies, and that the resources get to the places that will impact those service delivery priorities. Mauritania is adjusting the composition of expenditure in line with the country's medium-term growth strategy to prioritize key public services in education, health, and infrastructure. In contrast, despite recent improvements in capital spending, Guinea's expenditure remains weighted toward current expenditures, limiting the availability of funding for needed infrastructure investment around key services such as education, health, and roads.

Often, prioritizing key strategic expenditures requires spending political capital to address areas of expenditure commonly linked to entrenched interests, namely, through reforming state-owned enterprises (SOEs) and procurement. Burkina Faso has recently conducted extensive public audits of its two largest SOEs, covering organizational, financial, accounting,

22 Listokin (2009).
23 Von Haldenwang et al. (2021).

management, and operational practices. Eswatini implemented an Integrated Financial Management Information System, with clear transparency, planning, and monitoring controls around spending, which included a market price reference to standardize the pricing of regularly procured items.

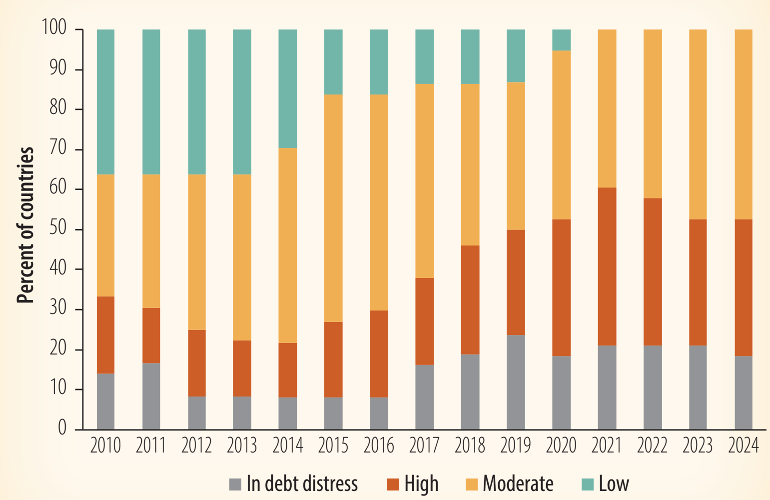
Risks to the fiscal outlook remain particularly problematic in resource-rich countries, whose economic cycles and public revenue are both tied to international commodity price cycles. Guinea's revenue collection from resources did not increase despite a significant increase in resource-related activity in the country. Similarly, Niger's revenues fell short of expectations following the oil pipeline disruptions and export bans on uranium and gold due to ongoing political disputes. Similarly, unexpected increases in resource prices can lead to higher revenue inflows, but this can also have troublesome impacts through Dutch disease and pressure on political governance.

DEBT POLICY AND MANAGEMENT

This criterion assesses whether the country's debt management strategy is conducive to ensure medium-term debt sustainability and minimize budgetary risks. The criterion covers (i) the extent to which external and domestic debt is contracted with a view to achieving and maintaining debt sustainability, and (ii) the effectiveness of debt management functions.

External debt distress risks in Sub-Saharan Africa have increased dramatically over the past decade (figure 3.5). The share of countries in debt distress or at risk of it rose from 25 percent in 2012, doubling to 50 percent in 2019. Arguably, the situation has eased slightly since 2021, when 61 percent of the countries were at high risk of or in debt distress and a record 39 percent were at high risk. Nonetheless, the combined high risk and distress levels remain at 53 percent, and no country in the region has been classified as low risk since 2021.

FIGURE 3.5: Risk of Debt Distress Classifications, 2010–24

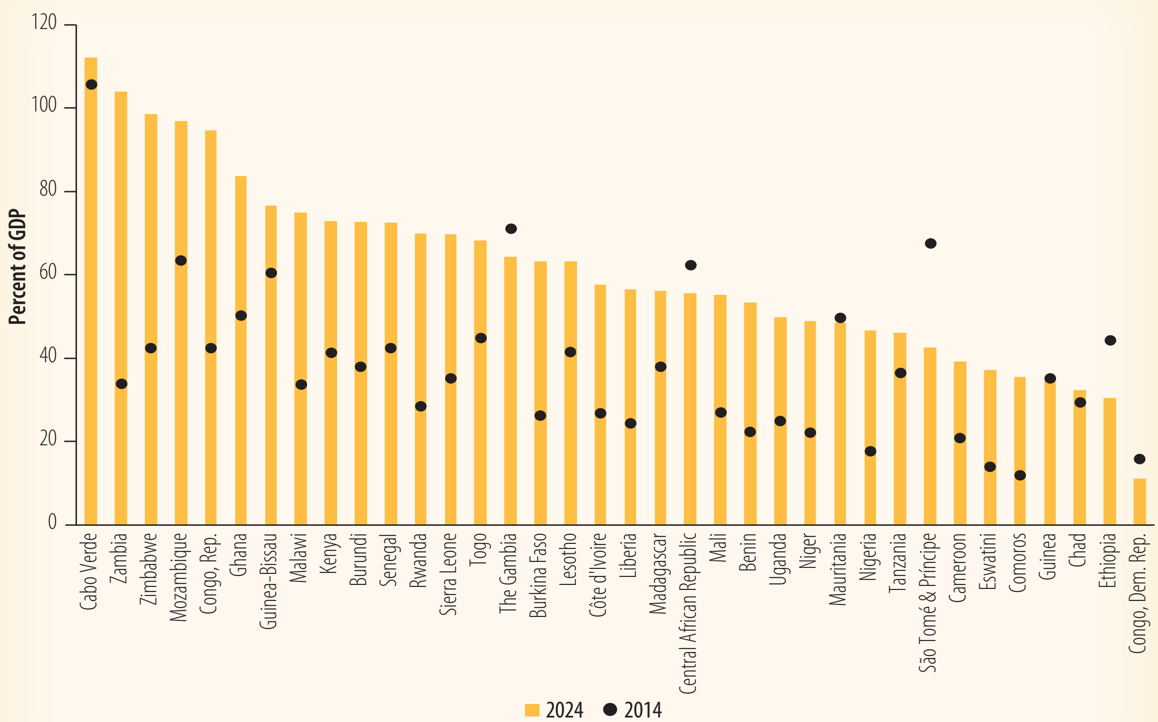


Source: International Monetary Fund–World Bank Debt Sustainability Framework.

As debt levels and the debt service burden have increased, some countries face unsustainable debt situations. As of end-2024, Chad, Ghana, and Zambia have completed or almost completed a comprehensive debt restructuring under the Common Framework endorsed by the Group of Twenty, while Ethiopia's debt restructuring is ongoing. Ghana and Zambia have concluded a Eurobond exchange and signed bilateral memoranda of understanding with all countries in the context of the implementation of a comprehensive debt restructuring under the Common Framework. As of March 2025, Ethiopia has reportedly reached an agreement in principle with official creditors on restructuring US$8.4 billion of debt. This agreement is expected to provide US$2.5 billion in debt servicing relief during 2023–28. Malawi has made progress restructuring its external debt with its main official creditors, but negotiations with commercial creditors remain ongoing.

Some countries in the region have made considerable progress in debt consolidation. Of the 40 IDA-eligible countries covered by the CPIA, 26 have debt-to-GDP levels lower than in 2022. The recent consolidation efforts in these countries are an improvement on the 10-year trends, as the rates remain elevated compared to 2014 in all but seven countries with available data (figure 3.6). Only the Central African Republic, the Democratic Republic of Congo, Ethiopia, The Gambia, Guinea, Mauritania, and São Tomé and Príncipe reduced their overall debt ratios, and some of these were necessitated by lack of outside funding.

FIGURE 3.6: Debt Levels Compared to a Decade Ago



Source: World Economic Outlook October 2024, International Monetary Fund.
Note: GDP = gross domestic product.

Across the region, debt strategies have prioritized concessional lending as a way to reduce debt service costs. Since 2020, multilateral institutions have become the most important source of development financing, especially for low-income countries. For IDA countries in Sub-Saharan Africa, multilateral net debt inflows increased from US$6 billion in 2012 to US$20 billion in 2023. Multilaterals have consistently provided the largest positive net debt flows in recent years, demonstrating a sustained commitment to development financing in IDA countries. In contrast, net flows from bilateral and private creditors have decreased substantially in IDA-eligible countries. Strategies around increasing the share of concessional loans in country portfolios are underway in Benin, Burkina Faso, Burundi, Cabo Verde, the Central African Republic, Côte d'Ivoire, the Democratic Republic of Congo, Ethiopia, The Gambia, Ghana, Guinea-Bissau, Madagascar, Mauritania, Mozambique, the Republic of Congo, Sierra Leone, and Tanzania. In many cases, these loans include the extreme strategy of a zero ceiling on non-concessional borrowing as a strong commitment to swift reductions in debt service costs. However, this strategy of relying strongly on concessional finance will necessitate a reduction in debt levels in the region in the coming years, as development financing for budget support will likely be affected by reduced foreign aid budgets in donor countries.

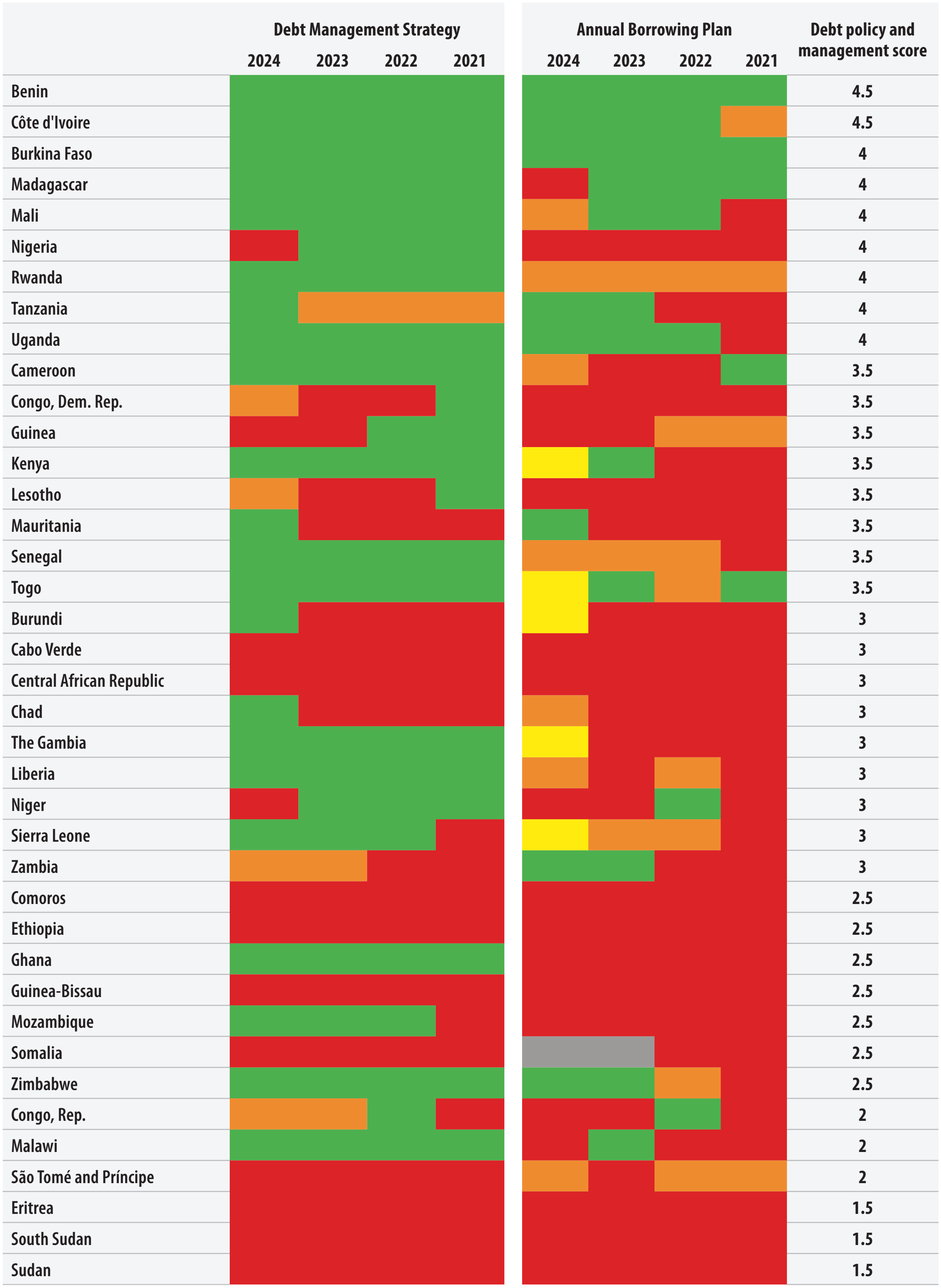
A key distinction between high- and low-performing countries is in the level and transparency of contingent liabilities. Such liabilities can be the difference between breaching key thresholds in debt sustainability simulations, implying that they could make a disproportionate difference during a crisis. Indeed, Malawi's materialization of contingent liabilities contributed to the recent debt issues in the country. In recognizing this risk, some countries have made significant progress in limiting their exposure. Madagascar has established a Fiscal Risks Committee and a Credit Risk Analysis Committee to monitor and manage risks associated with guarantees and on-lending. Burkina Faso reduced the level of such liabilities by about 9 percent in 2023. Within contingent liabilities, SOE liabilities represent a considerable hidden debt obligation in many countries. In São Tomé and Príncipe, contingent liabilities to SOEs are 40 percent of GDP, contributing to the country's debt distress. In contrast, Côte d'Ivoire has kept SOE debt to about 1 percent of GDP while incorporating these liabilities into the debt reporting framework. Strong reforms targeted at SOE debt are also underway in select countries. Togo has established a legal framework mandating the production of an annual report on the risks associated with state-owned companies, including summaries of debt and financial results. In Burundi, elevated SOE debt led to an amendment of the debt law to provide clear conditions for SOE and local government borrowing and expanded debt reporting requirements beyond central government debt. Cameroon, the Central African Republic, Ghana, and Zambia have also instituted recent reforms around improving contingent liability risks.

Large maturity payments increase the risk of having to roll over debt in tight credit conditions and can test the liquidity levels of public markets, thereby making debt service especially expensive. The most extreme case of this in 2024 was Kenya, whose successful issuance of a Eurobond in February allowed for the early buyback of a US$2 billion Eurobond maturing in June, thereby calming the forex markets. Nonetheless, this large rollover was financed at an interest rate of about 400 basis points higher than the previous financing rate, highlighting the cost of such maneuvers even when successful. Similarly, the Republic of Congo has experienced substantial maturities due in the short term, with an average maturity of 3 years. However, the Congolese case has led to the country defaulting on the regional market three times. Nevertheless, the Republic of Congo is actively managing the issue through an optimization program aimed at extending maturities through voluntary buybacks of outstanding securities.

In contrast, active management of debt horizons and large maturity payments can be especially beneficial at reducing rollover costs. Liability market operations to reduce liquidity pressures and improve debt profiles were conducted in Benin and Côte d'Ivoire. For instance, Côte d'Ivoire concluded a Eurobond issuance and a buyback in early 2024 and implemented the first debt-for-development swap guaranteed by the World Bank. This allowed the country to buy back expensive debt and replace it with cheaper, partially guaranteed debt. In January 2024, Benin raised US$500 million through US dollar–denominated Eurobonds and secured a €500 million commercial loan backed by a World Bank Policy-Based Guarantee. The country used €250 million of the commercial loan for a liability market operation buying back some of its 2032 Eurobond.

These types of debt considerations can be iteratively improved through institutional capacity building. Central to this process is the creation of debt management strategies and annual borrowing plans. Respectively, these highlight how debt profiling can be optimized in the medium term and the immediate changes that a country is undertaking to enact the strategy. As a result, countries that have systems in place to undergo this analysis and publish these reports regularly tend to perform better on this CPIA criterion (refer to figure 3.7). In this regard, it is encouraging that five countries that had not published debt management strategies in recent years did so in 2024. Of these, three countries also included targets for external debt composition. In contrast, Niger and Nigeria both backtracked on their publication schedules, although in prior years both countries consistently published their debt management strategies with external composition targets. There was more movement in 2024 on annual borrowing plans, as seven countries published plans that had not done so in the previous year, although all but one of these countries delayed publication or published only partial plans. In contrast, two countries, Madagascar and Malawi, did not publish an annual borrowing plan despite having published a full plan on time in previous years.

FIGURE 3.7: Heatmap of Debt Management, 2021–24



Source: World Bank Debt Transparency Report, 2024.

Note: For Debt Management Strategy (DMS), red signifies "no published DMS covering current year," orange signifies "published DMS with no targets," and green signifies "published DMS with targets for domestic and external debt." For Annual Borrowing Plan (ABP), red signifies "no published ABP or partial ABP published with delay >3 months," orange signifies "partial ABP published with delay < 3 months or full ABP published with delay >3," green signifies "comprehensive ABP published before the start of the year," and gray signifies " no data available."

CLUSTER B: STRUCTURAL POLICIES

Cluster B covers policies affecting trade, the financial sector, and the business regulatory environment.

Services around economic oversight and private sector facilitation can lead to some of the most emotive interactions with government. Whether people interact directly with government processes, such as through customs processing or business registration, or indirectly through financial sector regulation and competition law enforcement, government activities in the private sector have direct impacts on people's livelihoods. In the extreme case, government provision of services in the private sector through SOEs has the potential to prevent competition and stifle innovation or preempt natural monopolies and facilitate upstream and downstream activities.

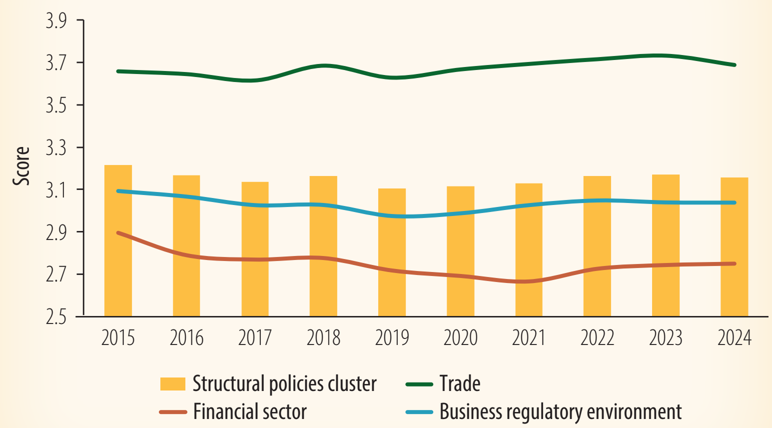
Trade facilitation represents a key public service, as the government provides access to international markets while providing protections for product quality, security, the environment, and infant industries. Moreover, trade facilitation is a key mechanism through which governments interact with each other to ensure that such services are reciprocated among trading partners, allowing governments to impact indirectly the customs services received in other countries. The movement toward electronic single windows represents a key step forward in this respect, as it potentially integrates and automates the public service aspects of international trade for a seamless experience.

Financial sector regulation also represents a high-impact public service. While this is often more of a wholesale service, in which the government provides liquidity to financial institutions rather than directly to the public, the impact is directly felt by people and businesses navigating price fluctuations, managing hardship, or trying to save, borrow, or raise capital. In addition to providing liquidity for the purpose of price stability, services around improving access to finance can provide business opportunities to vulnerable communities.

Finally, the public sector directly provides a wide range of business services. Depending on the country, these can include business registration, bankruptcy protections and facilitation, inputs to production, connectivity and infrastructure services, key information such as ordinance surveys, protection of standards and measurement, product certifications and testing, protection of property, and security. In many cases, the lack of any of these could make the difference for the viability of a company.

In this area, countries in the region have a large scope for improvement. Governments need to strengthen institutions that support the market economy and manage the benefits and risks from trade and financial openness, including through independent institutions enforcing competition laws. Competition authorities can play a key role as advocates for regulation that ensures entry into markets, thereby creating job opportunities. Similarly, including competition considerations in the design of privatization, public procurement tenders, and sectoral regulation can have a large impact and boost private investment. Beyond the enforcement of competition policies, African governments need a more comprehensive policy to build opportunities for new market entrants and grow small businesses. Implementing policies that foster product, market, and asset diversification would improve robustness to real and financial external shocks. Such a framework for market diversification would support a more dynamic and responsive business environment, which would yield high-quality jobs.

FIGURE 3.8: The Average Score Remained at 3.2, the Score for the Financial Sector Increased at the Margin, and the Score for Trade Decreased by More



Source: CPIA database, 2025.

Even without the recent global developments on the trade front, Sub-Saharan Africa was experiencing challenges in this area. The performance score for the trade criterion dropped by approximately 0.04 point, reflecting conflict (Mali and Sudan). In Burkina Faso, a decline in referrals to the Observatory for the Speed of Customs Clearance Operations has raised concerns about the customs system's reliability amid the transition to digital platforms. Uganda faces persistent non-tariff barriers and poor interagency coordination, complicating cross-border transactions. However, this decline in trade performance did not cause a decline in the regional average score for structural policies, which remained unchanged at 3.2 in 2024 (figure 3.8). In terms of relative performance compared to 2023, only two countries recorded an improvement (Liberia and Rwanda), while six countries experienced declines, particularly in financial sector management and trade (table 3.2).

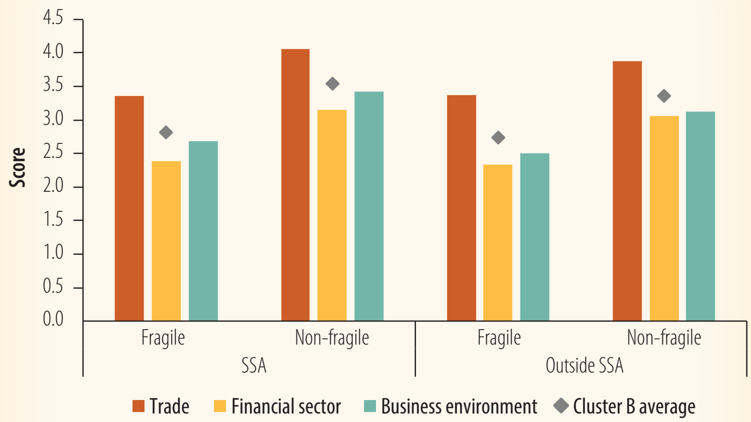
TABLE 3.2: Changes in the Structural Policy Scores, 2024

CPIA criterion	Increases	Decreases
Trade		Burkina Faso, Mali, Sudan, Uganda
Financial Sector	Liberia, Rwanda	Burundi, Mali, Sudan
Business Regulatory Environment		Sierra Leone
Structural Policies Cluster	**Liberia, Rwanda**	**Burkina Faso, Burundi, Mali, Sierra Leone, Sudan, Uganda**

Source: CPIA database, 2024.

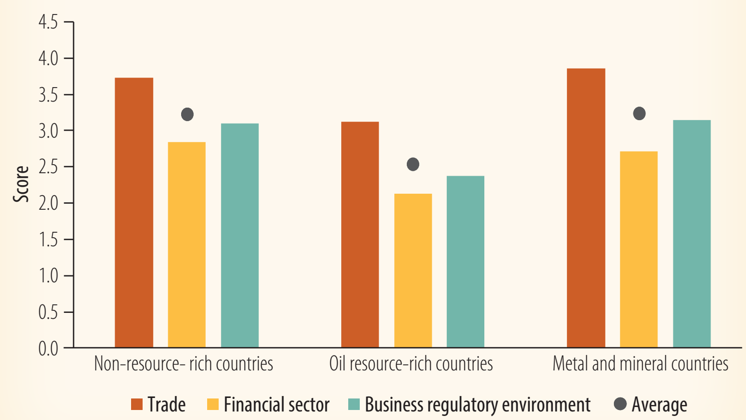
Similar to the performance on the economic management cluster, the region's fragile countries are underperforming compared to the non-fragile countries, indicating that conflict undermines the potential for structural transformation more severely. Interestingly, the average scores for fragile countries in Sub-Saharan Africa are nearly identical to those for fragile countries outside Africa across all the criteria for structural policies, signifying the widespread challenges faced by these nations in making improvements in this area (figure 3.9). As the

FIGURE 3.9: The Financial Sector Continues to Lag behind in and outside the Region, although the Average Score Increased in 2024



Source: CPIA database, 2025.
Note: SSA = Sub-Saharan Africa.

FIGURE 3.10: Resource Richness and Performance on Structural Policies



Source: CPIA database, 2025.

region moves forward, addressing these structural challenges through targeted reforms will be crucial for enhancing trade policies and overall economic development, especially as the global trade environment is becoming more fragmented.

Finally, similar to the economic management cluster, performance on structural policies also varied across countries with different natural resource intensities. Again, oil-rich countries considerably underperformed on the structural policies cluster score relative to non-resource-rich countries as well as mineral-rich countries in Africa (figure 3.10). Moreover, metal and mineral resource-rich countries substantially overperformed the oil-rich countries on all components of the structural policies cluster, with an average difference of 0.6 in scores for 2024 (figure 3.10).

TRADE

This criterion assesses how the policy framework fosters global integration of goods and services. It covers the trade regime and trade facilitation.

Overall, the most pressing policy trends for international trade in the region revolve around implementing trade facilitation agreements, capturing the potential of digital technologies, and responding to a shifting global environment, especially with respect to climate policy.

African countries have made significant progress in implementing trade facilitation reforms to fulfill commitments made under the African Continental Free Trade Area (AfCFTA) and the World Trade Organization (WTO) Trade Facilitation Agreement (TFA). Together, these two reforms aim to enhance intracontinental trade and integrate African economies to improve regional supply chains, competition, and market access and reduce the costs of trade. The WTO TFA is a global multilateral agreement with a mandate to simplify, modernize, and harmonize trade processes based on international best practices. It contributes toward enabling the African Union commitments to implement the AfCFTA, a regional trade agreement designed to create a single market for goods and services by eliminating tariffs and non-tariff barriers. As of February 2025, Africa's TFA implementation rate stands at 61.2 percent, compared to the global average of 81.8 percent.[24] The WTO estimates that full implementation of the TFA would significantly boost intra-African trade, by reducing trade costs in Africa by an average of 14.3 percent, with the poorest countries potentially seeing reductions of up to 16.5 percent.[25]

A key component of successful implementation of the WTO TFA has been the establishment of National Trade Facilitation Committees, which play a vital role in leading trade facilitation reforms, coordinating stakeholders, tracking progress, and mobilizing technical assistance. However, many African countries still lack well-functioning committees, limiting their ability to leverage external financial and technical assistance from international development partners.

While there has been sustained progress in implementation of the WTO TFA across the Africa region, the remaining reform gaps represent many of the critical building blocks required to make the shift to coordinated and seamless modern border processes. Despite significant investments in infrastructure, the cost of doing business at African ports and borders remains high, contributing to relatively low intraregional trade compared to other regions. Intra-African trade accounted for only 15 percent of the continent's total trade in 2022, which is low compared to other parts of the world.[26] The lowest implementation rates on the TFA measures are seen in areas such as enquiry points, test procedures, risk management, border agency cooperation, and establishment of a single window. These outstanding areas may reflect their relative complexity to implement but result in many borders still stopping all entries on arrival, with each agency performing its roles independently. Significant work remains to bring together all the border actors into a coordinated, digitally enabled trade process that collectively applies intelligent risk management to facilitate compliant trade and travelers while focusing controls on high-risk consignments.

In this respect, adoption of digital technologies presents a significant opportunity for accelerating trade facilitation in the region, but such efforts need support from enabling policy. While successful digital implementations, such as electronic single windows and cargo tracking systems, have emerged as game changers for trade facilitation, they require appropriate regulations, internet access, and cybersecurity protocols to mitigate risks and ensure that Africa fully capitalizes on digital trade opportunities and accelerates its trade facilitation agenda.[27] Even for the countries that have advanced some of these more complex reforms, such as the electronic single window, they are still in the early stages or remain incomplete, demanding further efforts to integrate fully all the relevant border regulatory agencies into a whole-of-government approach.

24 Trade Facilitation Agreement database (accessed February 2025), https://www.tfadatabase.org/en/regions/africa.
25 World Trade Report 2015.
26 Afreximbank 2023 African Trade Report.
27 Trade Mark Africa (December 2024) Trade Facilitation Report.

Important (physical and soft) infrastructure improvements are also needed for Africa to reap the potential of digital trade, as well as to navigate a plethora of new green regulations in advanced economies, which may potentially affect traditional commodity exports.

Digital trade presents a significant opportunity for African countries to accelerate economic development and achieve inclusive growth. Across the continent, exports of digital services are projected to increase by US$74 billion from 2023 to 2040, doubling Africa's global share.[28] While the continent's share of global digital trade remains small, digitally delivered services are experiencing rapid growth, exceeding the pace of trade in goods and non-digitally delivered services. This growth presents a unique opportunity for Africa, as it allows for growth in a high-value-added services industry that is not hampered by the same non-tariff barriers as many other high-value exports.

The benefits of digital trade extend beyond economic growth. By connecting suppliers directly with customers, digital trade fosters inclusiveness, particularly benefiting micro, small, and medium-sized enterprises (MSMEs), women, and youth. Notably, three in four firms trading exclusively through e-commerce in Africa are owned by women. This highlights the potential of digital trade to empower women and contribute to gender equality.

The continent's rapid adoption of mobile technology and increasing internet penetration have laid the groundwork for a thriving digital economy. However, realizing the full potential of digital trade requires a concerted effort to address key challenges and leverage international cooperation. An analysis covering six African countries found that regulations are often outdated, insufficient, or overly restrictive, particularly in key areas such as cross-border data flows, e-signatures, and online consumer protection. Although connectivity has improved, significant gaps remain, especially in rural areas and last-mile infrastructure. Furthermore, a shortage of skilled workers in digital technologies limits businesses' ability to leverage digital opportunities.

An increasing number of environmental measures in destination markets present challenges for producers in Africa. Among these measures is the European Union's Deforestation Regulation, which is part of the bloc's broader effort to reduce carbon emissions and preserve biodiversity. The regulation requires EU importers of wood, coffee, cocoa, palm oil, and several other commodities to demonstrate that these goods are not linked to deforestation. Several African countries are among the most vulnerable to this regulation in terms of the share of total exports covered under the measure.[29]

In practice, the burden of providing data to show compliance falls largely on suppliers, many from countries where small and medium-sized firms predominate.[30] Smallholder farmers, who constitute a significant portion of the agriculture sector in Africa, may struggle to meet the European Union's Deforestation Regulation requirements due to limited resources and technical capacity.[31] The cost of compliance, including certification and traceability systems, can be prohibitive for smaller producers, potentially leading to market exclusion.

28 https://www.wto.org/english/thewto_e/minist_e/mc13_e/policy_note_digital_trade_africa_e.pdf?deliveryName=DM250868.
29 https://blogs.worldbank.org/en/trade/trade-and-development-chart-impact-eu-deforestation-regulation.
30 https://blogs.worldbank.org/en/trade/preventing-deforestation-while-leveraging-trade-for-development?deliveryName=DM231434.
31 https://www.nytimes.com/2025/04/24/climate/ethiopia-coffee-europe-deforestation.html.

To cope with these challenges, building capacity among producers and enhancing systems for attesting compliance would be necessary. Countries need to invest in capacity-building initiatives to help producers understand and meet the regulatory requirements. Implementing robust traceability systems to ensure that commodities are deforestation-free is complex and requires significant investment in technology and infrastructure. Accurate and timely data on deforestation and land use changes would be necessary to show compliance, requiring remote sensing and satellite monitoring technologies.

FINANCIAL SECTOR

The financial sector criterion assesses policies and regulations that affect (i) financial stability; (ii) the sector's efficiency, depth, and resource mobilization strength; and (iii) access to financial services.

Although significant progress has been made in enhancing financial inclusion across various African countries, challenges remain in ensuring equitable access to financial services for all segments of the population. Addressing these challenges will require continued efforts in regulatory reforms, infrastructure development, and targeted interventions to support underserved populations. Policies need to continue evolving to keep pace with innovation and change in the financial sector, including to protect consumers, enhance financial literacy, and increase the capacity of regulators to deal with evolving risks and threats.

Despite progress, access to credit remains a systemic constraint—especially for MSMEs and rural populations. In Nigeria, only 4 percent of MSMEs have access to formal credit, and in Sierra Leone, lending to the private sector constitutes just 15 percent of total banking assets. To address financing gaps, countries have continued to develop and strengthen risk-sharing mechanisms; Mozambique, for instance, established a credit guarantee fund in May 2024. However, structural barriers persist, including high interest rates, limited availability of long-term financing, and underdeveloped credit infrastructure.

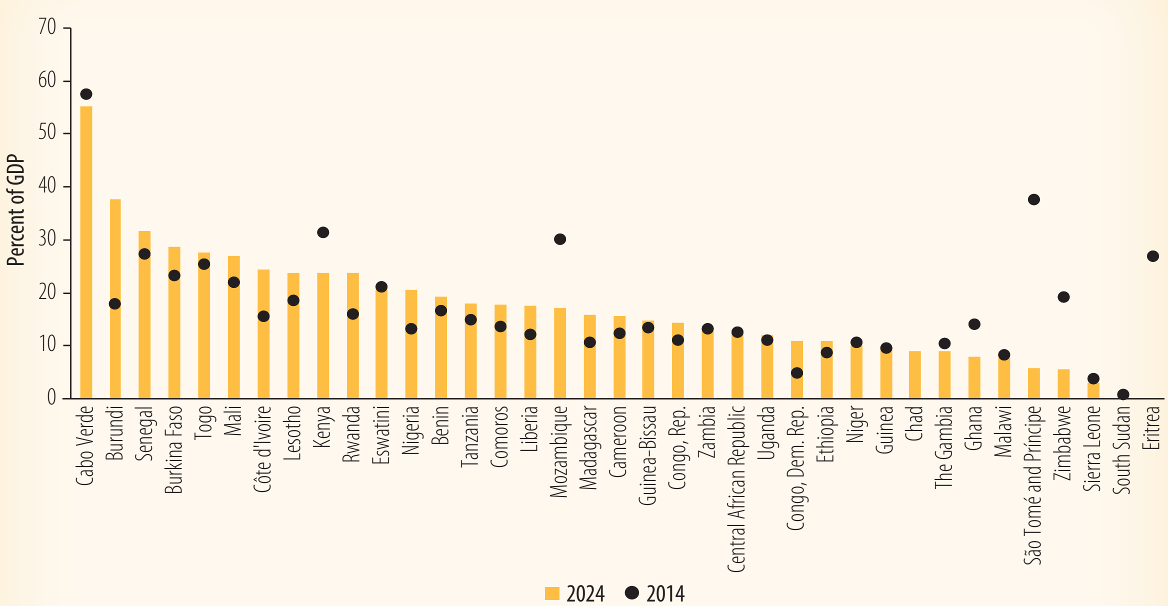
Access to financial services continues to be disproportionately higher in urban areas than in rural ones. In Zambia, financial inclusion in urban areas was 83.8 percent, compared to 56.9 percent in rural areas. Gender disparities persist. In Nigeria, there is an 11-percentage point gender gap in access to formal financial services (59 percent for women versus 70 percent for men). In Zimbabwe, 50 percent of men use banking products, compared to 43 percent of women. The microfinance sector has grown across several countries, serving as a key channel for financial intermediation among underserved groups. Multiple countries have also updated their national financial inclusion strategies: Zimbabwe aims to reach 95 percent financial inclusion by 2026; Zambia launched the National Financial Inclusion Strategy II in March 2023; and Uganda introduced its Third National Financial Inclusion Framework (2023–2028). In parallel, legal and regulatory reforms are being advanced. For example, Mozambique's 2022 Bank Account Law reduced the minimum age for account ownership from 21 to 15 years, improving youth access to the financial system.

Across the region, digital financial services continued to expand in 2024, although adoption remains uneven. In Mozambique, the share of adults with e-money wallets reached 93 percent by the end of 2023. Uganda's mobile money ecosystem also transformed the financial landscape, with 43.4 million registered users as of end-2023. Benin leads the WAEMU region with an 83 percent mobile money usage rate. Burkina Faso demonstrates strong digital uptake with more than 100,000 mobile money access points and a usage rate of 89 percent. However, for many countries, digital payments remain concentrated in basic services such as airtime top-ups and peer-to-peer transfers, underscoring the need for greater service diversification and deeper usage. Efforts to modernize payment systems are underway. For example, Zambia implemented the National Financial Switch to facilitate instant payments.

One reason access to financial services is limited in the region is the size of the financial sector itself. Financial sector depth in Sub-Saharan African countries remains limited, compared with peer countries in other regions, with only a few notable exceptions. Financial depth has been affected by recent macroeconomic challenges, including tighter fiscal space (for example, in Ghana, Mali, Mozambique, and Niger), as well as security challenges (such as in some Sahelian countries and the Democratic Republic of Congo). Nevertheless, credit to the private sector as a proportion of GDP is higher than it was 10 years ago in three-fifths (61 percent) of the countries with available data (figure 3.11). The availability of term financing and other credit products remains limited, with banks keeping a high share of liquid assets, including reserves at the central bank and short-term government securities. Nonbank financial institutions have remained subdued (except in countries with sizable contribution-based pension schemes, such as Eswatini), and capital markets remain shallow, insufficiently liquid, and dominated by the issuance and trading of government securities (which have risen with the growing financing needs of many governments in the region that are unable to tap international capital markets).

Despite the growing adoption of digital technologies, banking sector efficiency has shown limited progress. Interest rates across many countries in the region eased in 2024, but interest

FIGURE 3.11: Credit to the Private Sector Is Higher Compared to 2014 in the Majority of Countries



Source: Sub-Saharan Africa Regional Economic Outlook, International Monetary Fund, https://data.imf.org/en/datasets/IMF.AFR:AFRREO.
Note: GDP = gross domestic product.

rate spreads remained high. Banks' profitability (return on equity) continued to increase in 2024, with noninterest income remaining a key source of revenue. Kenya's digital financial services market is a remarkable outlier, with 85 licensed digital credit providers.

Authorities in Sub-Saharan Africa have continued to introduce reforms to improve the depth and efficiency of the financial sector. Authorities have supported the emergence of fast retail payment systems and interoperability between payment service providers in many jurisdictions (for example, Lesotho, Madagascar, Somalia, and WAEMU countries). Sub-Saharan Africa has also recently seen the emergence of new public credit guarantee schemes (for example, Benin, Guinea, and Mozambique). There are also some ongoing investments in credit infrastructure (for example, collateral registries) but progress has been generally slow. Several jurisdictions remain on the Financial Action Task Force grey list, including Côte d'Ivoire and Kenya, which were recently added. Ethiopia was a notable reformer in 2024, with a Banking Business Proclamation opening up the banking sector for foreign investors and the launch of the Ethiopian Securities Exchange.

Banking systems in the region are largely sound, but significant vulnerabilities remain. Average capital adequacy ratios are above regulatory minimums in many countries, with a few exceptions such as Guinea-Bissau and Sudan. The systems are largely liquid and profitable, which shows their ability to honor payments when they are due and to generate internal capital and returns for shareholders. However, nonperforming loans have increased and remain high in some countries, including Ghana (22.8 percent), Kenya (14.3 percent), and the Republic of Congo (15.2 percent). In many countries, nonperforming loans are not fully provisioned, exposing banks to additional losses that could erode their capital buffers. Banks' exposure to domestic sovereign debt—measured as the share of government securities in banks' total assets—has been increasing across the region and is high in Ghana (33 percent) and Guinea (26 percent). This exposes banks to losses if distressed sovereigns default or significantly reprofile their debts. Microfinance institutions are distressed in some countries, calling for enhanced oversight and cleanup of the sector.

Sub-Saharan African authorities are implementing reforms to boost financial stability. These include raising minimum capital requirements (for example, Burundi and Sierra Leone), enacting banking laws that enhance the independence and expand the powers and tools of the resolution authority (for example, Burkina Faso, the Comoros, Mauritania, and Nigeria), and establishing or strengthening deposit insurance funds (for example, Burundi, Ghana, and Sierra Leone). Nevertheless, the authorities' capacity to resolve problem institutions continues to be hampered by the lack of resolution funding, including due to inadequately funded deposit insurance funds with limited mandates.

BUSINESS REGULATORY ENVIRONMENT

The business regulatory environment criterion assesses the legal, regulatory, and policy environment for private businesses. It has three subcomponents that measure the efficacy of regulations affecting (i) entry, exit, and competition; (ii) ongoing business operations; and (iii) factor markets (labor and land).

Despite ongoing challenges in the macroeconomic landscape and corresponding slow investment growth, the business regulatory landscape in Sub-Saharan Africa experienced broader reform activity in 2024, which was important to enable more private sector investment.

Many countries demonstrated reform momentum across multiple dimensions, including Benin, Chad, Kenya, Madagascar, and Rwanda. Digitalization, tax modernization, and development of competition law were among the most dynamic areas of progress. However, gaps remain in insolvency systems, labor informality, and access to secure land.

Reforms targeting business entry, market exit, and competition policy gained prominence in 2024. Countries sought to reduce administrative burdens and improve the efficiency of market access, often through digital platforms and new legislation. For instance, Kenya enacted a County Licensing Act to harmonize subnational licensing processes. Uganda adopted a Competition Act, signaling a stronger commitment to regulating anti-competitive behavior. The Republic of Congo passed a Competition Law and established a National Competition Authority.

Digitalization supported these efforts in multiple contexts. Somalia's online business registration platform continued to expand functionality, reducing lead times for business establishment. Mauritania revised its Investment Code to reflect international norms and provide greater legal clarity to investors. The Democratic Republic of Congo enhanced its one-stop shop for business registration, with automated national identification and the elimination of associated fees. In Rwanda, the launch of the Online Business Registration System further integrated firm formalization processes.

Clear business closure and insolvency procedures promote economic efficiency through promptly restructuring underperforming firms and liquidating nonviable ones in a timely manner, thus allowing assets to be redeployed in the economy. Member states of the Organization for the Harmonization of Business Law in Africa benefitted from the revision of the Uniform Act on Simplified Recovery Procedures and Enforcement Measures in late 2023. Ghana introduced the Corporate Insolvency and Restructuring Regulations and a new law establishing a professional restructuring body.

Concerns around the role of SOEs persisted. Although SOEs have an important role to play in African economies, including in strategic sectors and to deliver select public services, the role and governance of SOEs urgently need to be revisited to ensure that they do not crowd out private investment. There are some positive emerging examples, such as Ethiopia's revised SOE law, which was ratified in 2024. The law provides provisions for a level playing field, transparency, and commercial orientation; however, it is too early to observe the impact of the new provisions on competition. Continued reliance on SOEs across the region in key sectors underlines the need for deeper reforms to improve competitive neutrality and fiscal sustainability.

The regulatory environment for ongoing business activity also showed reform activity in 2024, especially through the adoption of digital tools and tax modernization. Several countries expanded e-governance platforms to streamline service delivery. Benin, Togo, and Burundi introduced or upgraded platforms for building permit issuance, utility connections, and urban planning approvals.

Reforms in tax administration also gained traction. Côte d'Ivoire and Senegal implemented value-added taxes (VATs) on digital services, aligning their tax regimes with the evolving structure of the digital economy. Chad reduced its corporate tax rate. Eswatini raised the

VAT registration threshold and introduced a presumptive tax regime to improve revenue mobilization from small businesses. In Nigeria, implementation of the Business Facilitation Act and the 2012 Oronsaye panel recommendations on agency rationalization reflected broader institutional streamlining efforts.

Madagascar continued to expand its one-stop shop for international trade, including the use of nonintrusive scanning and the dematerialization of business registration. Ghana strengthened the regulatory infrastructure with reforms in construction permit administration and pricing regulation in the cement sector. Kenya published a new national building code and advanced reforms on beneficial ownership disclosure and tax compliance.

Despite these reforms, gaps in implementation persist. Many small and informal enterprises remain disconnected from digital platforms and public services. Moreover, overlapping mandates and administrative inefficiencies continue to impede broad-based regulatory effectiveness in multiple countries.

Labor market reforms in 2024 included countries modernizing legal frameworks to reflect evolving employment patterns and improve job quality. Mozambique operationalized its 2023 labor law. Madagascar replaced its 2004 Labor Code, simultaneously increasing the minimum hiring salary. Ghana revised the National Minimum Wage and passed the Affirmative Action Act. Nigeria amended its Minimum Wage Act to increase wage floors and reduce the review period. Cabo Verde introduced labor-related reforms aimed at improving social protections and workforce regulation.

In land markets, reforms focused on enhancing administrative efficiency and security of tenure. Burundi digitized all existing land titles in Bujumbura and now processes new applications electronically. Benin committed to making land formalization operations fully digital in 12 municipalities by January 2025. Zambia continued implementing a digital land registration system, supported by the amended Lands and Deeds Registry Act. In Liberia, the approval of a new Zoning Law marked progress in urban planning and infrastructure development. Zimbabwe signaled a shift in land tenure policy for farms acquired under the fast-track land reform program, potentially increasing investor confidence and formalization in the agriculture sector.

Nevertheless, structural bottlenecks persist. Access to land remains uneven, particularly for women and small businesses. Weak institutional coordination and limited capacity in land administration agencies continue to hinder progress, especially in rural and peri-urban areas. Similarly, enforcement of labor regulations remains inconsistent, with limited reach in informal sectors.

The key constraints outlined above are aligned with the World Bank's recently launched Business Ready report, which indicates that in 14 Sub-Saharan African countries, there are still significant gaps in business regulations. The lowest average scores were recorded for Market Competition (39.50 out of 100), Business Insolvency (48.38), and Taxation (52.42). The report also highlights that the economies in the region are better at enacting regulations (Pillar 1. Regulatory Framework, average score of 62.18) than providing effective public services that support businesses in their regulatory compliance and operations (Pillar 2. Public Services, average score of 40.05).

CLUSTER C: POLICIES FOR SOCIAL INCLUSION AND EQUITY

Cluster C addresses social inclusion and equity policies and reforms. It covers gender equality, equity of public resource use, building human resources, social protection and labor, and policies and institutions for environmental sustainability.

Criteria under the social inclusion and equity cluster reflect the crucial role of public service provision in sustainable development. Provision of health, education, and social protection programs are all covered in this cluster, along with gender and environmental services. Moreover, these are the services that underpin the government's contribution to the social fabric of a country, contributing to the legitimacy of governments through strengthening the social contract.

Overall, African countries continue to make important progress in further strengthening their policies and delivery systems for human development and social protection systems, which are critical to ensuring social inclusion and equity. Improvements around addressing Africa-specific issues, such as region-specific gender norms or preservation of biodiversity and unique ecosystems, are promising developments. On gender, countries are working to address the unique needs of adolescent girls. On the environment, progress has been made in reforms around forest preservation, biodiversity, water access, and waste management in 2024.

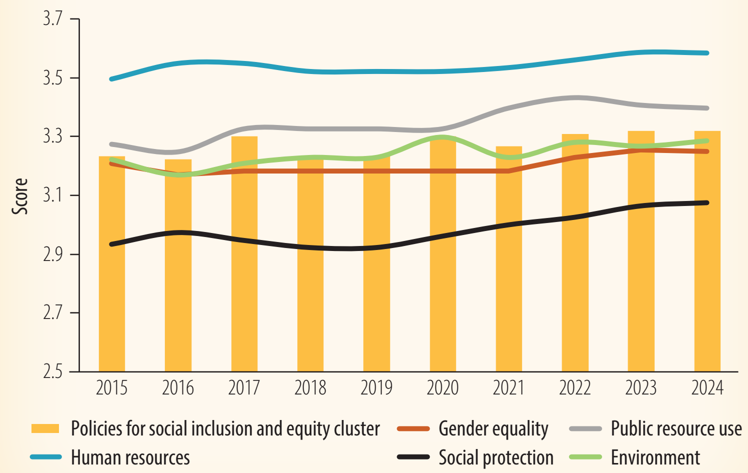
In health and education, crises have been met with appropriate calls to action, but more is needed to ensure progress. Learning outcomes have stalled and health care provision is still recovering from stresses following the COVID-19 pandemic. Leading reformers in this area have incorporated data-driven solutions with practical measures for administrative facilitation, paving the way for other countries to follow suit using African data and experiences. These efforts have been facilitated by improved data collection and access in policy making, a central priority for more equitable public resource use.

Effective policy and legal frameworks combined with improvements in public service delivery are essential drivers for promoting social equity and enhancing the quality of life, especially for vulnerable segments of populations. Legal and policy reforms are pivotal in this context, as illustrated by initiatives in Benin, where upper-secondary school education has been made free for girls in priority communes. This policy aims to bridge the gender education gap and ensure that young women have equitable access to educational opportunities. Similarly, Togo has recently enacted reforms that criminalize gender-based violence (GBV) in schools and establish mechanisms for survivor care, thereby demonstrating how inclusive legal frameworks can safeguard girls' rights and support their educational journeys, ultimately contributing to their empowerment and future prospects.

In addition to policy and legal reforms, enhancing public service delivery in health, education, and social protection is critical for inclusive outcomes. One such area is providing access to reproductive health services, which are vital in empowering adolescent girls to make informed decisions about their future lives as well as their bodies. The Sahel Women's Empowerment and Demographic Dividend project focuses on enhancing access to these essential health services, thereby promoting the well-being of adolescent girls. In addition, social protection policies further enhance opportunities for social inclusion and equity by addressing the economic hardships faced by vulnerable families, especially women and girls. Gender empowerment is mainstreamed in the social protection operations including cash transfers across countries in the region. For example, the Sahel Adaptive Social Protection program (in Chad, Senegal, Mauritania, and Burkina Faso) addresses constraints for productive inclusion of women, including access to capital, technical and business skills, access to markets, social norms, and capacity to manage risk. Even policies aimed at environmentally sustainable development can foster a healthier, more supportive environment for girls by reducing their disproportional burden of activities related to the provision of food and water. Overall, by improving public service delivery in these areas, governments can help create a more equitable and supportive environment that fosters inclusive development.

In 2024, more countries saw an increase in their average score for cluster C than a decrease (table 3.3). Eight countries' averages improved, while the average scores decreased for seven countries, leaving the regional average score unchanged at 3.3 (figure 3.12). The Central African Republic and Chad gained on two of the five components of cluster C, and The Gambia was the only country with downgrades on two components (building human resources and equity of public resource use).

FIGURE 3.12: Within Cluster C, the Score for Human Resources Is the Highest on Average and the Score for Social Protection Continues to Be the Lowest in the Region, thus Requiring More Attention



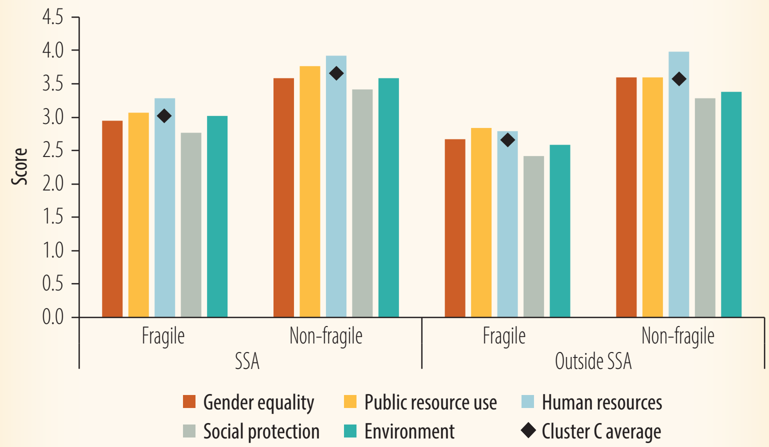
Source: CPIA database, 2025.

TABLE 3.3: Changes in the Policies for Social Inclusion and Equity Scores, 2024

CPIA criterion	Increases	Decreases
Gender Equality	Tanzania	Mauritania
Equity of Public Resource Use	Chad, Madagascar	The Gambia, Niger, Nigeria
Building Human Resources	Central African Republic, Mali	The Gambia, Sudan
Social Protection and Labor	Côte d'Ivoire, São Tomé and Príncipe	
Policies and Institutions for Environmental Sustainability	Benin, Central African Republic, Chad	Kenya, Malawi
Policies for Social Inclusion and Equity Cluster Average	**Benin, Central African Republic, Chad, Côte d'Ivoire, Madagascar, Mali, São Tomé and Príncipe, Tanzania**	**The Gambia, Kenya, Malawi, Mauritania, Niger, Nigeria, Sudan**

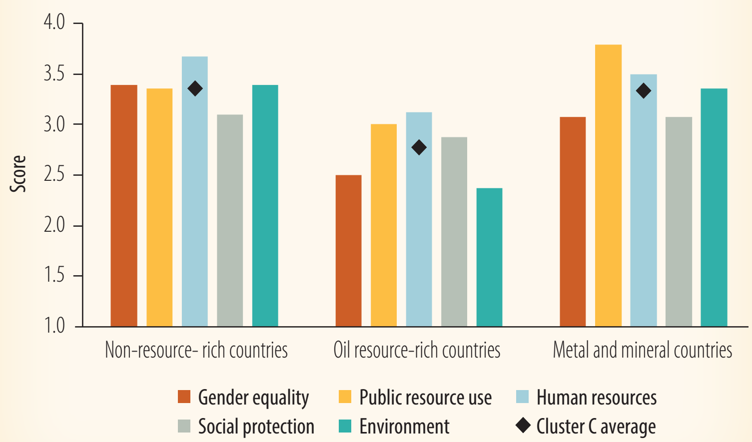
Source: CPIA database, 2025.

FIGURE 3.13: Fragile Countries in the Region Outperform Fragile Countries outside the Region, Especially on Human Resources and Gender Equality



Source: CPIA database, 2025.
Note: SSA = Sub-Saharan Africa.

FIGURE 3.14: Oil-Rich Countries in the Region Underperform Non-Resource-Rich Countries and Countries Rich in Metals and Minerals



Source: CPIA database, 2025.

Like the performance gaps in the clusters for economic management and structural policies, fragile states underperform their non-fragile peers in the region (figure 3.13). However, there is a notable difference in average performance on the social inclusion and equity cluster, with the average score for fragile countries in Sub-Saharan Africa being 0.3 point higher than that of fragile states in other regions. In particular, human resources and gender equality in fragile countries account for much of the performance disparity between countries inside and outside the region (figure 3.13). In contrast, non-fragile countries in the Africa region broadly have the same performance scores as their peers outside the region. In the area of environmental sustainability, the Sub-Saharan Africa region performs relatively well compared to other regions, in both fragile and non-fragile groups of countries, which partially reflects the growing focus on the region's environmental needs due to the escalating effects of climate change and the region's disproportional vulnerability to such change.

Within the region, non-resource-rich countries performed better on average on the gender equality and human resource development criteria than those rich in resources. Oil-rich countries significantly underperformed on social inclusion, especially on gender equality and environmental sustainability (figure 3.14). Among countries that saw an increase in 2024, Tanzania took steps for young mothers by reversing a 2017 ban on school reentry, leading to a score upgrade. The new policy permits students to return to school within 2 years of dropping out, resulting in approximately 13,000 girls returning to continue their education. Côte d'Ivoire expanded its social protection programs in recent years, with coverage of productive cash transfers expanding from 5,000 households in 2016 to 432,000 households in 2024, covering almost one-quarter of the impoverished population. In addition, the share of female recipients in this cash transfer program surged from 51 percent in 2023 to 93 percent in 2024 thanks to extensive sensitization efforts around the benefits of the women receiving the cash.

GENDER EQUALITY

The gender equality criterion of the CPIA assesses the extent to which a country has enacted and put in place laws, policies, mechanisms, institutions, and programs that promote equal access for men and women to human capital development and productive and economic resources, and which give men and women equal status and protection under the law.

The empowerment of adolescent girls is especially critical to gender equality and the prosperity of African countries. This area has seen substantial progress in recent years in terms of the supporting evidence base, legal and policy reforms, and operational investments.

Investments in adolescent girls are critical for several reasons. Africa has a large and expanding youth population and is expected to account for more than a third of the world's adolescent girls by 2050. Yet whether this youth bulge acts as a net positive for the region's productivity and living standards or as a source of potential conflict and a drain on public resources depends on the extent to which those youth acquire the education, skills, and health they need to reach their full potential. This is true for both young men and young women, yet young women in Africa face a distinct set of challenges that often put a premature end to their schooling. Currently, 38 percent of girls aged 15-19 are out of school and not working or are married or have children, compared with 17 percent of boys in the same age range. The region has the highest incidence of child marriage for girls globally, with one in three African girls marrying before the age of 18. Moreover, despite progress among wealthier parts of the populations in African countries, the rate of child marriage has been rising among the poorest. Such challenges make it difficult for girls to stay in school and make a productive transition to the labor force.

The potential payoffs to policy action in this area are significant. By implementing the following six strong but affordable sets of actions between now and 2040, African countries could unlock an additional $2.4 trillion in income. These actions are (1) Improve adolescent girls' health and education by reducing out-of-pocket costs, expanding access, and providing youth-friendly services; (2) Promote their economic success through proven and promising multisectoral interventions that integrate technical and life skills training with employment support, tailored to labor market demands and contextual factors; (3) Make the most vulnerable girls the priority, ensuring that no one is left behind; (4) Adopt a holistic approach to the design of interventions for adolescent girls, recognizing the multidimensional nature of empowerment; (5) Address data and evidence gaps to inform effective policies and programs; and (6) Foster collaboration and mobilize support from diverse stakeholders to achieve sustainable impact.

The past few years have seen progress in reform across all these action areas. Particularly notable are recent legal and policy reforms enabling the most vulnerable girls to stay in or return to school. Over the past few years, Benin has rolled out a series of reforms that sequentially build on each other to prevent and respond to GBV, improve the supply of and demand for reproductive health services and products, and alleviate the financial burden families face in keeping girls in school. In Togo, recent reforms include those criminalizing school-based GBV and supporting the operationalization of this law with the establishment of mechanisms for the management of cases of sexual violence in schools, while also enabling free and holistic GBV survivor care. Meanwhile, recent policy reforms in São Tomé and Príncipe enable pregnant girls to continue their education, and support detection and prevention of sexual exploitation and abuse and sexual harassment in schools. As adolescent girls are sometimes taken out of school to help their families with childcare, greater provision of parental leave and childcare services can also support their schooling. In Cabo Verde, for example, the government recently amended the Labor Code to establish 90 days of paid maternity leave and 10 days of paid paternity leave. Moreover, the Cabo Verdean government is following this with reforms to support the supply of childcare services, including the licensing of home-based childcare workers. While these reforms are promising, countries will also need to strengthen their capacity for implementation. For example, Sub-Saharan Africa has the lowest average score for the "supportive frameworks" component of the World Bank's Women, Business and the Law Report.

In addition to legal and policy reforms, African countries have been ramping up their interventions that support adolescent girls' empowerment. In 2023, the successful model of the Sahel Women's Empowerment and Demographic Dividend (SWEDD) project, which has a strong focus on adolescent girls, was extended to a SWEDD Plus project covering new countries, such as The Gambia, Senegal, and Togo. The original SWEDD project reached several impressive milestones across the nine countries in which it operated, including helping more than 1 million women and girls adopt contraceptive methods, supporting midwife training and deployment to rural areas, and strengthening health sector supply chains. In December 2023, the East Africa Girls' Empowerment and Resilience project was launched. The project currently covers Mozambique and Madagascar, aiming to help 2 million girls stay in or return to school via investments in a range of evidence-based interventions, such as cash transfers; school-based nutrition services; water, sanitation, and hygiene; adolescent-friendly sexual and reproductive health services; and various types of training and mentoring. This growing body of interventions across the region is also providing opportunities for further building the evidence base on effective policies. This includes learning from piloting innovative approaches as well as the use of large-scale, rigorous impact evaluations of specific project components.

EQUITY OF PUBLIC RESOURCE USE

This criterion of the CPIA describes how public expenditures and revenue collection patterns are translated into national poverty reduction strategies. The first component deals with the availability of quality poverty measurement tools and their usage in poverty reduction policies. The second deals with the proper identification of vulnerable groups and the existence of a strategy to address their needs. The third component deals with the progressiveness of public expenditure and its alignment with poverty reduction goals.

The effectiveness of government spending plays a crucial role in shaping poverty outcomes across African countries, as the distribution of services and investment can have significant impact on the most vulnerable. Benin and Mali have expanded their health and education budgets, strengthening human capital development and improving access to essential services.

Fair and progressive taxation is also critical for ensuring a sense of public engagement, reinforcing the notion of a fiscal contract. In terms of revenue collection, Côte d'Ivoire and Kenya have successfully implemented digital tax administration systems, increasing compliance rates and boosting domestic revenue generation.

Targeted social expenditure has played a crucial role in reducing poverty. A significant policy shift observed in several nations is the expansion of social protection programs targeting the most vulnerable populations. Ghana, Senegal, and Malawi have rolled out enhanced cash transfer initiatives to reduce extreme poverty. When well-targeted and sustained, these programs have demonstrated tangible impacts on poverty alleviation by ensuring that vulnerable groups receive direct financial support for essential needs.

Debt issues created by volatility in global markets can have significant impacts on services that disproportionately affect the poor. For example, setbacks in service provision in Nigeria and Zimbabwe have been due to inflationary pressures, fiscal mismanagement, and weakened institutional frameworks, at least partly driven by economic crises. In such a context, effective budget execution and service oversight can be especially difficult. Similarly, weak revenue mobilization remains a challenge for countries such as Chad and Guinea-Bissau, where a narrow tax base and high informality limit the ability to finance development initiatives. Institutional capacity constraints in the Central African Republic and Eritrea have made policy execution difficult due to fragile governance structures and limited technical expertise within public institutions. Budget execution delays remain an issue in Burkina Faso and Mozambique, where procurement inefficiencies and bureaucratic hurdles often lead to underutilization of allocated funds, affecting the delivery of essential services.

However, many countries have met this adversity proactively. Across the continent, governments have increasingly prioritized fiscal reforms to enhance the efficiency of public resource use. Countries have adopted measures to strengthen expenditure tracking, increase domestic revenue collection, and improve social sector investments. For example, Chad and Madagascar have demonstrated progress in enhanced budget management and better-targeted expenditures.

Adopting digital platforms for tax administration and expenditure monitoring has proven particularly effective in Côte d'Ivoire, Kenya, Rwanda, and Senegal, where budget credibility has improved through enhanced transparency and accountability. In particular, Côte d'Ivoire's progress in revenue collection through comprehensive tax reforms has enabled increased social spending and investment in infrastructure. Senegal has introduced digital public finance management systems that have enhanced expenditure tracking and minimized leakages in government spending.

Furthermore, fiscal decentralization has gained traction in Senegal and Uganda, where local governments are empowered with greater control over budgetary allocations. This approach seeks to improve service delivery by tailoring spending to communities' specific needs, fostering better governance, and promoting more equitable development.

BUILDING HUMAN RESOURCES

The building human resources criterion assesses the quality of national policies and public and private sector delivery in health and education. The health component includes reproductive health, public health care, nutrition, and the prevention and treatment of communicable diseases. The education component includes public education, training, literacy, and early childhood development.

Education

Despite significant gains in access and enrollment over the past two decades, education systems across many low-income and fragile contexts are facing a performance plateau. Although net enrollment rates have improved, the sector remains hampered by persistent deficits in quality, equity, and governance. Alarmingly, among the 40 IDA countries in Sub-Saharan Africa, only one country's education CPIA score increased, underscoring the lack of systemic progress. The global learning crisis—where millions of children attend school without acquiring basic literacy and numeracy—remains unresolved, especially in Sub-Saharan Africa, where nearly 90 percent of 10-year-olds are unable to read and understand a simple text. This stagnation is fueled by inadequate investment in foundational areas, including teacher quality, school infrastructure, appropriate learning materials, and monitoring systems. Without a strategic shift toward evidence-based reforms and accountability, educational progress risks further erosion.

Addressing this stagnation requires a bold, forward-looking vision underpinned by robust accountability mechanisms. A well-resourced and transformative education strategy must emphasize inclusive access, equity, and quality—particularly for marginalized learners. Accountability should ensure the efficient use of resources, monitor policy implementation, and adapt systems to evolving challenges. Central to these reforms is investment in the education workforce. Policies must prioritize the recruitment of qualified teachers, continuous in-service professional development, and retention strategies—especially in hard-to-reach and underserved areas.

Teacher motivation, compensation, and support structures are proven levers of improved learning outcomes. Without such systemic coherence, reform efforts risk being piecemeal, ultimately perpetuating the cycle of exclusion and underperformance.

To advance meaningful change, education systems must be driven by evidence and responsive planning. However, many Education Management Information Systems in low-capacity environments remain underutilized, often collecting data without clear objectives or follow-up. Transforming these systems from passive repositories to active decision-support systems is crucial for efficient planning, policy alignment, and resource targeting. Moreover, effective learning assessment systems must be institutionalized within ministries to guide curriculum reforms, teacher training modernization, and development of differentiated instructional materials that meet learners at their level. Without quality data and the capacity to use it, education systems remain reactive, failing to identify or respond to widening learning gaps.

Fragile and conflict-affected countries are facing mounting education crises, exacerbated by protracted violence, displacement, and climate-related disasters. In Ethiopia, insecurity has disrupted education in some regions threatening the continuity education and of teacher training programs. In Sudan, the escalation of armed conflict since April 2023 has devastated the education system: schools have been repurposed as shelters, education offices destroyed, and salaries halted. Girls, refugees, and internally displaced persons remain disproportionately affected, further entrenching inequalities.

Success in education response in crisis contexts depends on institutional preparedness and leadership. In Burkina Faso, Kenya, Mali, Niger, Somalia, and Sudan, governments have established national frameworks for education in emergencies—such as education clusters and dedicated coordination bodies—that facilitate timely response and cross-sector alignment. For instance, Burkina Faso's Permanent Secretariat for Education in Emergency Situations plays a central role in tracking school closures and student displacement and ensuring continuity of learning in host areas. Its accelerated learning strategy for over-age and out-of-school children has proven vital for reducing learning loss and enabling reentry into formal education.

Resilient education programming in fragile contexts is marked by adaptability and innovation. Countries like Niger and Somalia employ mobile classrooms, radio-based education, and community-led initiatives to reach displaced and nomadic populations. These flexible delivery models ensure continuity even amid insecurity and limited access. In Burkina Faso and Mali, hybrid learning approaches combining in-person and remote delivery have mitigated the effects of widespread school closures. The capacity to adjust programming based on real-time data and community feedback is essential for ensuring relevance, sustainability, and impact in volatile settings.

Integration of refugee learners into national education systems is emerging as a best practice for achieving inclusive and sustainable outcomes. In Chad and Kenya, refugee children are enrolled in public schools and follow the national curriculum, which supports social cohesion and long-term development. These integrated programs often include psychosocial support, accelerated learning, and teacher training—addressing both academic and emotional needs of crisis-affected children. Embedding these services into national systems not only improves access and quality but also reduces parallel structures that are costly and hard to sustain. As the global displacement crisis grows, such models offer promising pathways for durable solutions.

Health

In response to the increasing threats posed by climate change, pandemics, food insecurity, and conflict, the Africa region has been prioritizing the strengthening of resilient health systems. The region has faced multiple disease outbreaks, including one of the worst cholera outbreaks in years, as well as Marburg Mpox and hemorrhagic fevers. Despite some progress in recent years and significant variation across countries, Africa still lags behind other regions in most domains of the Global Health Security Index, including prevention, detection and reporting, rapid response, health systems, compliance with international norms, and risk environment. Regional entities such as the Africa Centres for Disease Control and Prevention; the East, Central and Southern Africa Health Community; and the Intergovernmental Authority on Development have taken up the challenge and are working to enhance leadership and coordination for better prevention, detection, and response to health emergencies. Moreover, recognizing that health emergencies are not limited to infectious diseases, the region is also focusing on the health impacts of climate-related events such as cyclones, floods, droughts, and hurricanes, along with the spread of water- and vector-borne diseases. In addition, the region faces an increased burden of non-communicable diseases which bring an opportunity for prevention of exorbitant costs to the health system due to the composition of the population age. All these elements call for a multidimensional approach to resilience where strengthening health systems, improving the integrated provision of care, and improving emergency preparedness play a pivotal role. The efforts aim to reduce African countries' vulnerability to health crises, ensuring that health systems are better equipped to handle the growing challenges posed by the burden of disease, pandemics and environmental disasters.

The 2030 target date for achieving the Sustainable Development Goals is just 5 years away, and the Africa region remains off track on several targets. Target 3.1 aims to reduce maternal mortality to fewer than 70 per 100,000 live births, yet Africa recorded a rate over 500 in 2020. The regional average masks large differences across the continent, with Eastern and Southern Africa's maternal mortality less than half Western and Central Africa's level. Similarly, Target 3.2 aims to reduce under-5 mortality to fewer than 25 per 1,000 live births, yet the regional average stood at 71 as of 2022. For both indicators, accelerating progress will depend on robust implementation of an agenda focused on improved coverage and quality of an essential service package of maternal and child health care. Key policy priorities may include ensuring that human resources are deployed in greater numbers at the primary care level, investing in facility readiness, and identifying solutions to demand-side barriers to care.

In line with broader regional efforts to meet the 2030 targets, while addressing these global challenges, many countries have updated their national health strategies to tackle emerging challenges and improve service delivery. For example, Ethiopia launched the Health Sector Medium-Term Development and Investment Plan for 2023–26, to guide the national health sector's strategic plan for the next 3 years (July 2023 to June 2026). The Central African Republic implemented its third-generation National Health Development Plan.

In addition, legislation has been passed to strengthen financial protection. For example, since Tanzania enacted the Universal Health Insurance Act in December 2023, the country has made considerable progress in developing a regulatory framework and preparing for implementation, which is expected to enhance financial protection and expand access to essential health services. These efforts are driving improvements in program coverage, service delivery, and overall health system performance.

Countries across the region have made significant progress in strengthening health systems to improve service delivery and health outcomes. The major policy focus in Rwanda is addressing the shortage of health professionals through the 4x4 reform, which aims to quadruple the number of health professionals in 4 years and increase the number of midwifery and nursing schools. Ethiopia has focused on enhancing its health information system to provide accurate, timely, and complete data for informed decision-making. Burundi, South Sudan, and Tanzania have strengthened donor coordination and aid harmonization through governance structures and multi-donor trust funds that align donor assistance with government priorities, particularly as they relate to an integrated package of primary health care services. These efforts reflect a broader commitment to building resilient health systems that can deliver high-quality care while adapting to emerging challenges.

While progress on the universal health coverage agenda will require steady increases in government financing for the health sector, continuing fiscal pressures underline the need to spend better, not just spend more. This applies not only to government budgets but also to development assistance for health, which accounts for a substantial share of health resources in many African countries but is often highly fragmented. Single-priority, vertical program structures, such as those for HIV/AIDS, tuberculosis, malaria, family planning, and nutrition, often create parallel systems that do not contribute to overall system strengthening and undermine the coherence of the system. As a result, key system building blocks, such as human resources, supply chains, and digital platforms, are often underdeveloped. The extensive use of implementing agencies outside the government system also undermines capacity-building and long-term sustainability. In many countries, development assistance crowds out public domestic funding and undermines the development of the more-sustainable financing models needed for universal coverage. A promising approach to more-efficient development assistance is to focus external resources on an explicitly defined essential service package to be delivered through the government system. Such an approach can replace a fragmented single-disease model, shift the focus to cross-cutting systems, build capacity in government systems, and create a locus of accountability by measuring service volumes and quality as per the essential package.

SOCIAL PROTECTION AND LABOR

The social protection and labor criterion assesses social protection and labor policies and programs across five dimensions: the overall social protection system, social safety net programs, labor market programs and policies, local service delivery and civil society participation in community development programs, and pension and old-age savings programs.

Overall, social protection systems continue to be strengthened across the continent, with progress in updating policies and strategies to include areas such as social security and nutrition-sensitive social protection. Enhanced coordination mechanisms and stronger monitoring and evaluation systems have also contributed to this progress.

As a crucial component of a social protection system, social registries continue to be increasingly used in targeting social programs alongside efforts to improve coverage and institutional frameworks. Across the continent, 21 countries have already established registries used by multiple programs and continue to expand their coverage (with several countries already having achieved large coverage, including Cabo Verde, Malawi, Mauritania, Rwanda, São Tomé and Príncipe, Senegal, and Sierra Leone). Nine countries are designing or piloting their social registries—Burkina Faso, Cameroon, the Comoros, Ethiopia, Guinea-Bissau, Liberia, Madagascar, Somalia, and Togo. In seven countries, the work on social registries has not started or is in the preliminary discussion stage. Moreover, countries are leveraging advancements made during the COVID-19 pandemic in digital payments and targeting and mainstreaming these new technologies into the daily operations of their social protection systems, with notable examples in Cabo Verde, Cameroon, Côte d'Ivoire, Kenya, Rwanda, and Togo.

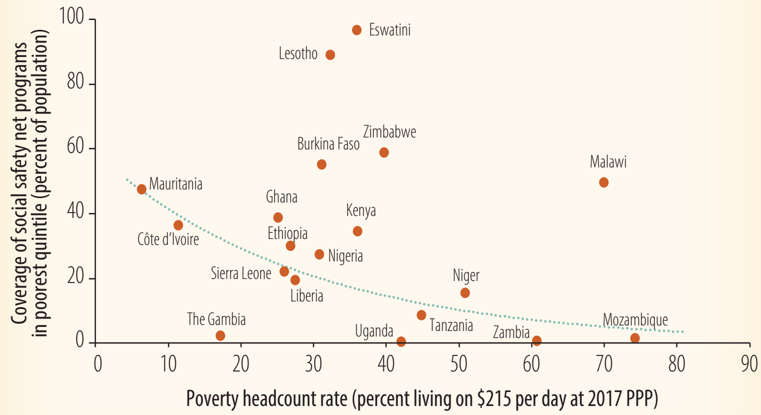
Rapid expansion of universal health coverage offers new opportunities for greater use of the registries as a tool for cross-sectoral collaboration. Such collaboration helps reduce duplication, improves the use of resources for maximum coverage, and leads to innovative solutions for identification, service delivery, and transparency. These opportunities to collect and exchange data and ensure better coordination in the field were notable in Benin, Côte d'Ivoire, Liberia, Malawi, Mauritania, the Republic of Congo, and Senegal.

Countries like Cameroon, Ghana, Lesotho, the Republic of Congo, and Uganda have made progress toward digitalizing payments for social protection programs. Cameroon has initiated a digital payment pilot program and started collecting biometric data to enhance accuracy and reduce fraud. The Republic of Congo is enhancing digital payment processes. Ghana uses electronic registration and payment systems to improve services and promote financial inclusion, which has proved crucial during emergency responses (such as the recent 2024 dry spell). Lesotho is converting cash payments to digital, with 36 percent of old-age pension beneficiaries using mobile wallets in 2024. Uganda's dynamic digital financial services ecosystem is addressing regional disparities to ensure a smooth transition to digital payments across social protection programs.

Progress in systems building is often driven by expanding social safety nets, especially flagship programs that consolidate the delivery of social protection to the poor and vulnerable. The continent is experiencing steady improvements in safety net programs, mainly due to increased coverage, program consolidation, and enhanced delivery systems along with better monitoring and evaluation, notwithstanding some conflict-affected countries. Notable progress in 2024 occurred in four countries in East Africa—Burundi, Malawi, South Sudan, and Zambia—and three in West Africa—Chad, Côte d'Ivoire, and São Tomé and Príncipe. The scale-up of social safety nets constitutes a compelling driver of investment in delivery systems and prompts better coordination and transparency across the sector. However, such programs tend to have better coverage in wealthier countries, which also tend to have lower poverty rates (refer to figure 3.15). Nevertheless, some countries, particularly Burkina Faso, Eswatini, Lesotho, Malawi, and Zimbabwe, have particularly high coverage relative to their poverty levels.

Overall, progress remains especially challenging in states affected by fragility, conflict, and violence. Several countries affected by violent conflict and political instability, particularly in West Africa, have paused implementation of cash transfer programs or reduced their coverage. This is particularly the case in Burkina Faso, Mali, and Niger. In East Africa, the situation in Sudan represents a systemwide collapse of governance and service delivery, including social protection. The progress made earlier in these countries has helped them to retain the foundational elements of the social safety net systems, but the lack of financing and political support has diminished their impacts.

FIGURE 3.15: A Handful of Countries Handle Social Safety Nets Particularly Well



Source: Aspire database, 2011–19.
Note: PPP = purchasing power parity.

Some countries have achieved better results through improved outcomes for labor market programs. In Burundi, for example, skills training and support to entrepreneurship, including through support to financial access, have contributed to the creation of both temporary and regular jobs and programs. Côte d'Ivoire has seen advancements in the legislative framework, as well as expansion of youth employment programs and measures focusing on sustainable employment. Many employment programs, including innovative public works, include a strong social safety net element, and their expansion has led to positive social welfare benefits in countries such as Ethiopia, Ghana, Kenya, Liberia, Mozambique, Niger, Sierra Leone, and Tanzania. A common trend across many countries is increased use of digital innovation in directly matching job seekers to employers. This matching is increasingly managed through labor market portals—a digital delivery tool that is being mainstreamed in several countries, including Cabo Verde, Côte d'Ivoire, Ethiopia, Ghana, Kenya, Mauritania, and Senegal.

In the area of pensions and old-age savings, there has been limited progress. Despite reforms aimed at improving the adequacy of retirement benefits, expanding coverage to informal sector workers, and enacting pension legislation for civil servants, pension systems continue to be limited to covering only formal sector workers and civil servants. Nevertheless, innovations in providing voluntary schemes to informal sector workers are spreading, with Benin, Ghana, Kenya, Rwanda, and Uganda leading the way on pilot initiatives. In Côte d'Ivoire, following a pilot in 2021, a pension scheme for own-account workers is gradually being scaled up.

In response to the growing impact of climate change on vulnerable populations, governments are deploying new approaches to strengthen the shock responsiveness of social protection programs and systems. The use of early warning systems in planning social protection, common protocols for triggering and delivering assistance, and innovative financial planning for emergencies are the focus of efforts in The Gambia, Ghana, Lesotho, Malawi, Mauritania, Mozambique, and Rwanda.

POLICIES AND INSTITUTIONS FOR ENVIRONMENTAL SUSTAINABILITY

This criterion examines the effectiveness of environmental policies and institutions overseeing the protection and use of natural resources and pollution management. An institutional assessment concerns cross-cutting issues, including the quality and effectiveness of environmental impact assessment systems and environmental governance factors, namely, access to information, public participation, cross-sectoral coordination, and accountability. In addition, assessments around environmental themes cover air and water pollution, solid and hazardous waste, freshwater resources, marine and coastal resources, ecosystem and biodiversity management, renewable and nonrenewable resources, and climate change.

Across the region, there has been a notable trend toward strengthening institutional frameworks for environmental governance. In Mozambique, forest and land laws were implemented in 2024. Mali has aimed at strengthening regulations and improving institutional capacities on the quality and effectiveness of environmental assessment through revising legislative frameworks, establishing effective monitoring mechanisms, and enhancing stakeholder coordination. Mauritania has continued to take substantial steps toward enhancing capacity at the central and regional levels, integrating environmental concerns and climate change into policies, and aiming for improved cross-sectoral coordination through the National Strategy for Environment and Sustainable Development.

However, political instability and limited resources are common barriers to effective policy implementation. Moreover, enforcement remains a challenge, as seen in South Sudan, where political instability and weak institutional capacity hinder policy implementation. Although countries' efforts demonstrate a commitment to addressing environmental challenges, further improvements are needed in implementing control mechanisms and mobilizing resources.

Countries with higher CPIA scores have more-robust enforcement mechanisms and better cross-sectoral coordination. Air and water pollution management policies are in place in several countries, but enforcement is often weak. Eritrea's Water Proclamation mandates protection against pollution, yet enforcement is limited. Similarly, Tanzania faces challenges with uncontrolled water abstraction and climate change impacts, despite having Basin Water Boards for regulation.

Policies that require cross-sectoral coordination and public participation are particularly challenging to implement. The cross-sectoral coordination needed for fully integrating plans with government activities is still in the early stages across most of the region. Madagascar has led in this area by embedding environmental units in most sector ministries and reforming an interministerial committee in 2024 to improve multisectoral coordination. In Cabo Verde, the strategic plan emphasizes enhancing climate change mitigation across key sectors while addressing cross-sectoral challenges. Despite some regional successes, challenges remain in implementing multisectoral initiatives due to resource control conflicts.

Improvements are often underpinned by international cooperation. For example, Sierra Leone has made significant progress in climate policy frameworks; however, their implementation and operationalization will be determined by the extent of international cooperation.

Access to environmental information is improving but slowly. In Zambia, there are challenges in coordination and public access to accurate information, but improvements are being made to agency websites. This trend is echoed in other countries where legal requirements for Environmental and Social Impact Assessments exist but are compromised by inadequate funding and staffing. In Cabo Verde, environmental data collection faces challenges due to outdated information and nonoperational systems, hindering effective monitoring of environmental indicators. In Mali, despite its multistakeholder approach, the national environmental information management system is fragile and underperforming due to a lack of institutional ownership, funding, qualified personnel, and interinstitutional cooperation. Environmental data collection has been disrupted, and public access limited, with outdated reports and underutilized systems hindering effective management of environmental information.

For successful environmental and natural resource management, public buy-in is necessary. In Mozambique, consultations for the Land Law and Resettlement Decree continued in 2024, with documents accessible online for public feedback. Fisheries management involves village-level councils, district/province co-management committees, and biannual participation in the Fisheries Administrative Commission. Despite these issues, national plans enhance public awareness and participation in environmental governance.

Across a range of environmental issues, the region has made significant progress in outcomes, with the potential for momentum to build around environmental management as an area of success for the region. Rwanda increased its forest cover to 30.4 percent of the country's total land area in 2024, demonstrating a commitment to reforestation. Likewise, Tanzania placed a third of its land under protection. In the Central African Republic, despite low government capacity for enforcement, the wildlife population has steadily increased, mainly through the efforts of nongovernmental organizations. Niger actively protects forest resources and improves compliance oversight, while Guinea-Bissau is improving enforcement of fishery regulations.

Nevertheless, environmental sustainability remains hampered by limited capacity across the region, and public provision of environmentally-related services is an ongoing concern. Solid waste management remains a significant challenge. The need for recycling and waste separation is a common issue across the region, leading to waste accumulation in urban areas. Marine and coastal resources, including fisheries and mangroves, and addressing marine pollution are undermined by the poor capacity for practical enforcement. In addition, issues such as coastal erosion, pollution, and overexploitation of resources are prevalent. In forestry, difficulties in enforcing existing forestry laws hinder effective monitoring and control of illegal activities such as logging and mining. Within mining, legal frameworks like the mining acts establish transparent allocation of concessions and capture rents from mineral extraction, but regulatory agencies are constrained by limited resources, affecting their ability to monitor and enforce the regulations. Furthermore, the biodiversity that is central to the tourism sector across much of the region is limited by the ability to control animal poaching and harmful activities by tourists.

CLUSTER D: PUBLIC SECTOR MANAGEMENT AND INSTITUTIONS

Cluster D covers public sector governance and capacity issues, namely, property rights and rule-based governance; quality of budgetary and financial management; efficiency of revenue mobilization; quality of public administration; and transparency, accountability, and corruption in the public sector.

In the context of public service delivery, the importance of good governance cannot be overstated. Beyond the policies regulating the provision of services themselves, governance reforms aim to regulate the oversight of public sector activity, providing the structure for resource management and incentive alignment that underpin all aspects of government activity. Often, when services fall short of expectations, there is an underlying organizational failure, such as poor managerial practices or improper targets set within departments. Furthermore, corruption and political capture can lead to misappropriation of resources, but governance failures in providing public services can also occur through policy inconsistencies, poor financial management, and misguided policies. Improved accountability and transparency, along with strong technical support, can move policy toward better service delivery.

Governance trends in Africa reveal a complex landscape of progress and challenges. Across the continent, countries are making strides in areas such as anti-corruption measures, judicial independence, regulatory quality, public sector recruitment, digitalization of public services, and civil society engagement. However, the effectiveness and implementation of these initiatives vary widely, reflecting the diverse political, economic, and social contexts within which they operate. It is evident that countries with robust governance and fiscal transparency generally experience better economic outcomes, reduced corruption, and increased public trust.

Despite ongoing efforts, many nations face significant challenges in effectively implementing reforms, particularly in the face of political instability, conflict, and limited resources. The success of these reforms often depends on political will, institutional capacity, and effective coordination among various government agencies and stakeholders. Ongoing conflicts in several countries, such as Burkina Faso, South Sudan, and Sudan, have severely hindered progress in both fiscal transparency and governance reforms generally. However, across Africa, governments are making changes to strengthen property and contract rights, improve the quality of public administration, and ensure accountability in the public sector. These improvements are largely the result of feedback from citizens—sometimes through tax protests as witnessed in Kenya and Nigeria—as a result of what they perceive to be the lack of transparency in decisions that affect them.

Good governance is a critical determinant of effective public service delivery as it underpins efficient revenue mobilization, spending oversight, and effective public financial management. In 2024, while several African countries made progress in revenue mobilization and public financial management, an even larger group of countries experienced a decrease in their performance in these areas (table 3.4), partly because of political instability or resource constraints. Overall, two key trends are evident from the latest scores. First, the region's average score for the governance cluster has further decreased from an already low level compared to other clusters of the CPIA assessment. Second, this deteriorating performance is observed in all components of the governance cluster, suggesting that the components are strongly intercorrelated and will require a broad set of policy actions to reverse the trend. Although many countries across Africa have made strong commitments to reform the quality of public administration, there have been few positive results, probably because the implementation of well-intentioned public sector reforms has been met with multiple constraints. Although it was expected that the rise of technology would emerge as a crucial enabler for improving public administration, the outcomes so far have not provided evidence of technology playing such a role.

TABLE 3.4: Changes in the Public Sector Management and Institutions Scores, 2024

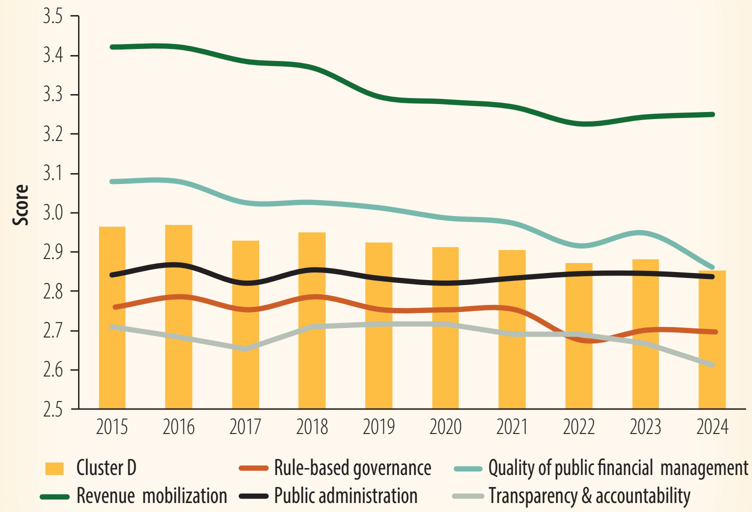
CPIA criterion	Increases	Decreases
Property Rights and Rule-Based Governance	Zimbabwe	Sudan
Quality of Budgetary and Financial Management	Guinea-Bissau	Burkina Faso, Guinea, Mali, Niger, Sierra Leone, Zimbabwe
Efficiency of Revenue Mobilization	Comoros, Côte d'Ivoire, Liberia, Tanzania	Niger, Sierra Leone, Somalia, Sudan
Quality of Public Administration		
Transparency, Accountability, and Corruption in the Public Sector		Niger, Sudan
Public Sector Management and Institutions Cluster Average	**Comoros, Côte d'Ivoire, Guinea-Bissau, Liberia, Tanzania**	**Burkina Faso, Guinea, Mali, Niger, Sierra Leone, Somalia, Sudan**

Source: CPIA database, 2025.

In 2024, a number of countries implemented important reforms that led to increases in their overall average score on the governance cluster. For example, Côte d'Ivoire implemented a broad set of tax reforms, including the introduction of a VAT on nonessential food products, a 4 percent registration duty on the transfer of unnotarized land, a tax on online betting, and a reduction in the VAT rate on luxury rice to broaden the tax base and enhance revenue mobilization. Similarly, in Tanzania, the tax base was the focus of easing of reporting and filing for taxes, with an expectation of reducing the size of the informal sector. In addition, Liberia introduced reforms to improve tax administration. However, except for revenue mobilization, there was no noticeable progress in the other four criteria for assessing governance quality (table 3.4).

Many African countries witnessed decreases in their governance assessment scores in 2024. Sudan experienced the largest decrease in the governance score, primarily as a result of the prolonged, intensive, and costly internal conflict. The ongoing conflict and state of emergency have weakened legal protections and the judicial system, exacerbating uncertainty surrounding property rights. Another country that has seen a broad-based reduction in governance scores is Niger. Following the coup in July 2023, several critical institutions, including the Constitution, the Court of Auditors, and the Procurement Dispute Resolution Committee, were suspended, which partly contributed to substantial deterioration in governance quality. The erosion of oversight mechanisms and the absence of these safeguard institutions raised concerns about the integrity of economic governance in the country.

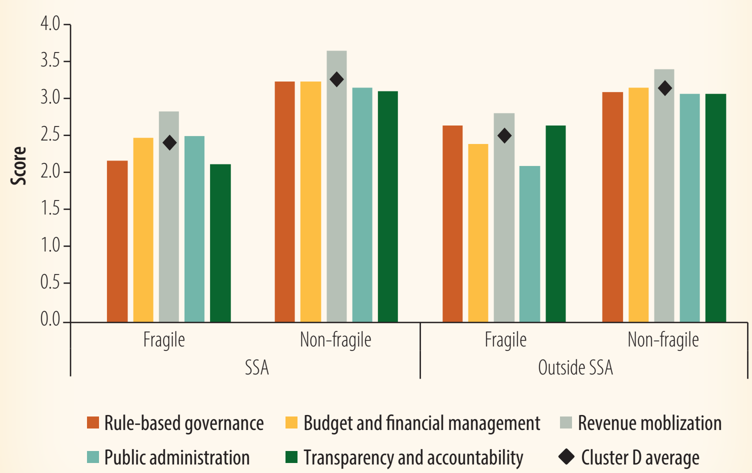
FIGURE 3.16: Revenue Mobilization Has Improved and Transparency and Public Financial Management Have Declined in the Region



Source: CPIA database, 2025.

In terms of scores, the movement in this cluster was more pronounced in 2024 compared to the past 2 years (figure 3.16). This partly reflects the fact that fewer countries saw score improvements compared to those that experienced declines, and no changes were reported in the scores for quality of public administration across the Africa region. The criterion for transparency, accountability, and corruption in the public sector exhibited an imbalance toward downgrades, with two countries' scores decreasing and none improving. This criterion continues to register the lowest average score among the region's 16 criteria (figure 3.16).

FIGURE 3.17: Rule-Based Governance and Transparency Remain the Lowest Scores among All Groups in the Region

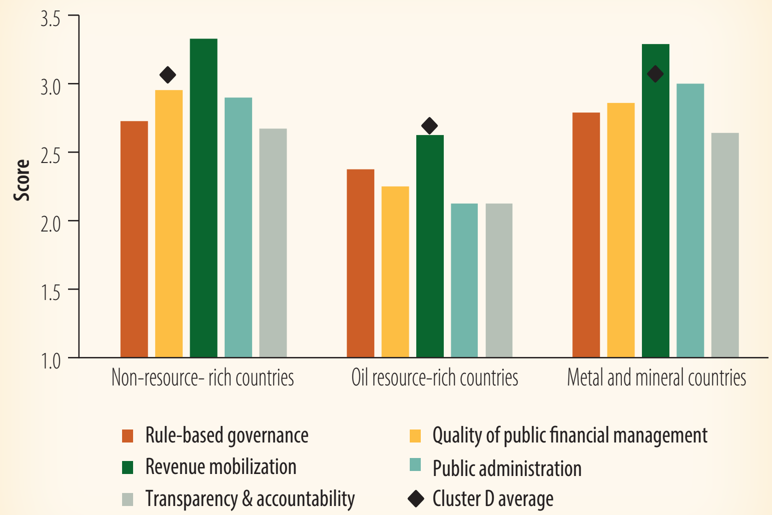


Source: CPIA database, 2025.

Not surprisingly, fragile African countries continue to perform worse on the governance cluster compared to non-fragile countries in the region (figure 3.17). While the average assessment of the governance cluster as a whole is remarkably similar between Sub-Saharan Africa and other regions even after taking into account the fragility of the state, fragile countries in Sub-Saharan Africa exhibit particularly poor performance on two criteria: rule-based governance and transparency, accountability, and corruption in the public sector. This discrepancy may reflect the unique nature of fragility, which is often a result of external and internal conflicts that are partly due to responses to ineffective governance and market capture.

Within the region, when comparing resource-rich and non-resource-rich countries, oil-rich countries significantly underperform on all the criteria used for assessing the quality of governance, especially in the areas of quality of public administration and quality of public financial management (figure 3.18).

FIGURE 3.18: Governance CPIA Scores, by Resource Type, 2024



Source: CPIA database, 2025.

PROPERTY RIGHTS AND RULE-BASED GOVERNANCE

This criterion assesses the extent to which economic activity is facilitated by an effective legal and judicial system and rule-based governance structure in which property and contract rights are respected and enforced.

An effective court system that protects property rights and guarantees contract enforcement is critical to encouraging investment and trade. Both central to effective governance and a key public service in supporting security and functioning markets, the judicial system plays an impartial role in enforcing contracts and resolving disputes between workers and employers, managers and owners, borrowers and lenders, and exporters and importers. More-efficient judicial contract enforcement enhances the investment climate,[32] increases firm size,[33] reduces the informal sector,[34] fosters innovation,[35] and promotes international trade.[36] Moreover, in addition to establishing the necessary conditions for economic activity, such independent institutions are critical to establishing confidence in markets, reducing a community's vulnerability to the excess volatility of global financial activity.

African countries made important efforts in 2024 to strengthen the autonomy and professionalism of their legal systems. For instance, in the Comoros, the government introduced new legislation to clarify judicial appointments and safeguard the impartiality of magistrates. These reforms reinforced earlier efforts to rebuild trust in the legal system. Lesotho also implemented a performance management framework for judges and passed reforms to improve case processing and transparency, thus enhancing the efficiency of its judiciary. Countries also continued ongoing digital reforms that replaced outdated manual systems. For

32 Lu and Tao (2009).
33 Giacomelli and Menon (2016).
34 Dabla-Norris, Gradstein, and Inchauste (2008).
35 Cumming and Knill (2012).
36 Nunn (2007).

example, Ghana and Malawi launched pilot programs for e-filing and online case tracking that aimed to reduce procedural delays and increase transparency.

Citizens' access to justice still often depends on geographic and socioeconomic factors, but stronger judicial system have helped lower some of these barriers. Kenya, for example, implemented the Alternative Justice Systems policy to integrate community-based mechanisms into the broader legal framework. This policy allows rural and marginalized populations to resolve disputes more quickly and affordably. Likewise, Ghana expanded its mobile court network and legal outreach activities, thus bringing judicial services closer to communities traditionally excluded from the formal system.

Improving judicial systems and increasing access to justice helped secure property rights in many African countries. Several countries advanced reforms that clarified legal frameworks, strengthened tenure security, and promoted equitable access to land. Benin expanded the use of digital property registration systems and streamlined land administration processes, thereby reducing informality and disputes in urban zones. Rwanda expanded its land titling program to near-universal coverage and further integrated customary tenure into formal legal structures. Côte d'Ivoire similarly made progress in documenting customary land rights through community-based mapping and legal recognition mechanisms.

Despite these improvements, executive interference in the judicial system weakened judicial independence in many contexts. For example, Guinea's transitional authorities continued to intervene in court processes, which limited the ability of the judicial system to rule on politically sensitive matters. Limited administrative capacity also remained a common obstacle throughout the region. Courts in Cameroon, Liberia, Niger, and beyond experienced delays due to backlogs, weak infrastructure, and limited personnel. The justice system remains largely paper-based in these low-capacity contexts, contributing to inconsistent case resolution and reduced overall quality and credibility of legal outcomes.

Many countries struggled to extend justice services beyond major urban centers—and this was especially true in conflict-prone areas. For example, in South Sudan and Sudan, the collapse of state institutions amid ongoing conflict rendered courts nonfunctional across large parts of both countries. As a result, disputes over land, contracts, and personal status remained unresolved or were settled informally without legal safeguards. Citizens in Burkina Faso were unable to access justice systems in regions affected by insecurity and displacement. Likewise, courts in regions of Ethiopia that were recently affected by conflict struggled with resource shortages and understaffing.

Finally, overlapping formal and informal justice institutions continue to create challenges in many African countries. In fragile and even relatively stable environments, these overlapping customary and statutory systems remain poorly integrated. As a result, land-related conflicts persist in many countries—particularly in rural areas. In Liberia and Mozambique, dual systems of statutory and customary tenure continued to create uncertainty. Overlapping customary and statutory systems remain poorly integrated, and land-related conflicts persist in many countries as a result.

QUALITY OF BUDGETARY AND FINANCIAL MANAGEMENT

This criterion assesses the extent to which there is a comprehensive and credible budget linked to priorities, financial management systems that ensure that the budget is implemented as intended, and accounting and fiscal reporting that are timely and accurate.

Improving public financial management (PFM) performance is crucial for promoting fiscal discipline, enhancing service delivery, and achieving positive development outcomes. As populations grow and economies become more complex, managing limited resources becomes increasingly important. Clear financial plans help prevent overspending, while a sound budget ensures that essential expenses are covered, debts are managed, and stability is maintained. Transparency and accountability in financial decision-making are vital for fostering investments that create jobs.

Currently, African policy makers face gaps in transparency, accountability, budget execution, and internal controls that must be addressed directly to improve performance. Limited transparency and accountability are evident in scarce budget allocations, spending, and performance information. Weak oversight allows misuse of funds, and lack of public engagement disconnects government spending from public priorities. Inaccurate and delayed financial reporting hampers tracking, and poor procurement practices raise costs and lower service quality. Chad has addressed delays from 2021 and 2022 in the adoption of financial laws related to budgetary and accounting management, improving the link between its budgetary policies and fiscal reporting. In Ethiopia, the budgets of federal and regional governments broadly reflect national strategy policies and priorities, supported by medium-term expenditure forecasts for fiscal aggregates for at least 3 years on a rolling annual basis. In contrast, Kenya recently enacted a law outlining budget preparation procedures, but the National Treasury faces capacity constraints and the absence of a clear results framework. Burkina Faso experienced a worsening governance environment that affected budget policy priorities and resulted in lack of transparency in the use of public resources for services. Several countries have adopted or made progress toward International Public Sector Accounting Standards and Government Finance Statistics, including Benin, Cabo Verde, Ghana, and Togo. This adoption has improved the quality and comparability of financial reporting.

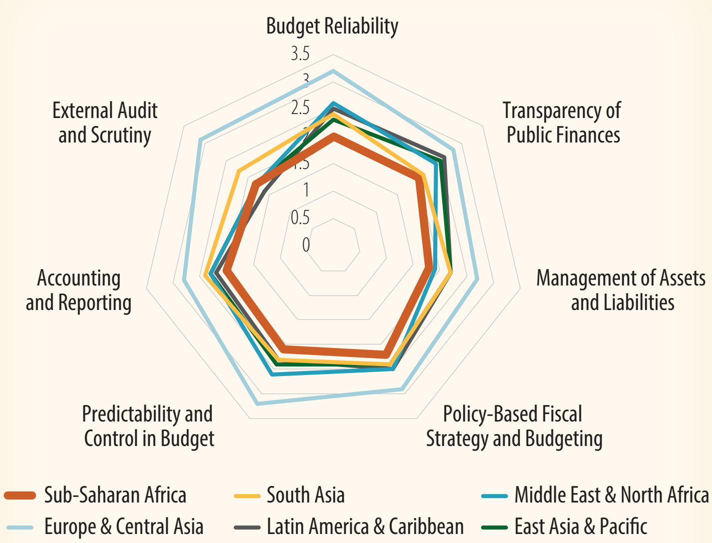
Weak debt management increases interest payments and reduces investment capacity. Internal control and oversight weaknesses affect integrity and budget performance, causing mismanagement. Corruption undermines public trust and leads to financial loss. Many countries suffer from a lack of capacity among the entities and personnel managing public finances.

Several countries have adopted Medium-Term Budget Frameworks and Medium-Term Expenditure Frameworks, including Benin, Côte d'Ivoire, and Ethiopia. These frameworks are designed to enhance long-term fiscal planning and align budgets with policy priorities. However, their implementation and effectiveness have varied, with some countries, such as the Democratic Republic of Congo, facing challenges in linking multi-year estimates to annual budget ceilings.

In terms of addressing extrabudgetary expenditures, several countries, such as Benin and Togo, have made efforts to reduce unreported extrabudgetary expenditures. However, this issue remains a significant challenge in many other countries, including Burundi, the Central African Republic, and Guinea-Bissau. Tanzania has enhanced its financial management effectiveness by reducing expenditure deviations and improving budget control, payment processes, and financial reporting. Despite strong performance in prior years, Zimbabwe has recently seen missed submission deadlines for key reporting documents and the preparation of fragmented financial reports.

Digitalization of fiscal processes, such as tax systems (e-filing and e-payment), has been a common trend aimed at improving efficiency and transparency. When implemented well, these systems can address inefficient resource allocation and inadequate integration of budget policies that result in duplication and missed opportunities. Moreover, digital systems can improve data collection and therefore assessment capabilities around fiscal space, debt, and cash flow. However, implementation has varied, with some countries facing challenges in fully integrating systems or extending digital services to all taxpayers, as seen in Cameroon, the Comoros, and the Democratic Republic of Congo. Throughout the region, implementation and rollout of the Integrated Financial Management Information System aims to create more-transparent and accountable systems, with continuous efforts required to ensure the comprehensive and accurate classification of all government receipts and payments. In 2024, Somalia strengthened its budget management, planning, and controls through the implementation of a module within the Financial Management Information System, facilitating the development of its fiscal year budget. Similarly, in Malawi, medium-term strategic plans are prepared and costed for all major sectors and embedded in the integrated Financial Management Information System.

FIGURE 3.19: Regional Rankings across PFM Dimensions



Source: PEFA 2022 Global Report on Public Financial Management, Pefa.org, https://www.pefa.org/global-report-2022/en/report/global-pfm-performance/.

Note: PEFA = Public Expenditure Financial Accountability program; PFM = public financial management.

A key diagnostic for PFM is the Public Expenditure Financial Accountability (PEFA) program, a collaborative initiative organized by seven international development partners, which provides regular, detailed assessments of PFM across countries in the region. In 2024, the PEFA Secretariat conducted assessments in eight countries: Côte d'Ivoire, the Democratic Republic of Congo, The Gambia, Guinea, Mali, Mauritania, Uganda, and Zambia. Of these, only The Gambia and Uganda were fully public. In 2022, a regional comparison of 80 PEFA assessments conducted between 2005 and 2021 showed that Sub-Saharan Africa lags behind on a number of aspects related to PFM (figure 3.19).[37] Across seven measures, the region performed the lowest in all except "external audit and scrutiny."

37 The 2022 Global PFM Report, https://www.pefa.org/global-report-2022/en/report/global-pfm-performance/.

EFFICIENCY OF REVENUE MOBILIZATION

This criterion covers tax policy and tax administration and assesses the overall pattern of revenue mobilization, including not only the tax structure, but also revenues from all sources as they are collected.

In many countries, revenue mobilization is low and unable to fund basic government functions for service delivery and addressing jobs, environment, and poverty alleviation agendas (figure 3.20).

FIGURE 3.20: Tax Revenue in Select Countries in Sub-Saharan Africa (percent of GDP)

Source: World Bank.

Most countries in the region have maintained similar revenue performance over the past year; however, around 10 countries, including Cabo Verde, Côte d'Ivoire, the Democratic Republic of Congo, Ghana, Liberia, São Tomé and Príncipe, and Tanzania, showed partial improvement in 2024. These nations enhanced tax policies and administration, leading to better revenue collection, a broader tax base, expanded VAT implementation, increased taxpayer compliance and education, modernization of information technology (IT), and development of human resources in revenue administrations. In contrast, Somalia's tax administration is still weak despite some promising reforms. Tax laws are not applied uniformly, security and staff capacity is limited, appeals and dispute resolution are not fully developed, and obligations are negotiated in some instances. Nevertheless, the country has been taking steps to improve the system, including a new automated customs system, adoption of a medium-term revenue plan, and harmonization of income tax. Overall, the average tax-to-GDP ratio in Sub-Saharan Africa is much lower than in East Asia and the Pacific and Europe and Central Asia.

Recent modernization efforts have included integration of revenue administrations, such as consolidating various tax departments and integrating tax and customs administrations into a single agency. This reorganization enhances supervision and control by aligning staff with functions like assessment, collection, and audit. Consolidation can lead to better optimization of policy while eliminating duplication of key administrative tasks, including enforcement and oversight.[38] Authorities are increasingly adopting cross-cutting strategies to underpin organizational changes, which include technology-inspired tools for tax administration, audits, transparency (control of corruption), tax base expansion, human resource development strategies, and taxpayer education programs for enhanced efficiency, tax compliance, and revenue collection.

Emphasis on VAT has grown in the region, highlighting the need to simplify exemption systems. Several countries have made progress in VAT implementation, including the use of electronic tools in 2024. Chad aligned its VAT policies with those of the CEMAC, thereby expanding the tax base and optimizing tax collections. The Democratic Republic of Congo has upgraded its human resources and technology to support the implementation of VAT. Ghana's introduction of e-VAT improved its tax-to-GDP ratio by 1 percent. São Tomé and Príncipe's VAT now represents about 38 percent of total revenue. Although tax exemptions remain a concern, some progress has been made. Tanzania improved the repayment of VAT refunds and simplified the process for taxpayers, and the Comoros eliminated consumption tax exemptions.

Successes in expanding the tax base and improving compliance include the removal of tax exemptions and the establishment of a large taxpayers office in the Comoros. Côte d'Ivoire's revenue-based fiscal consolidation has shifted reliance from trade to internal revenues. Burkina Faso's e-payment systems have enhanced collections. Better audits in the Democratic Republic of Congo improved compliance. In addition, Côte d'Ivoire simplified its personal income tax regime, likely expanding its tax base. However, property registration still needs further improvement, despite recent attention.

Cross-cutting strategies, such as IT modernization and taxpayer education, have boosted efficiency and transparency. Tanzania's use of electronic declarations and payment systems has broadened its tax base. Liberia expanded its integrated tax administration system to improve interface with banks, procurement, mobile money, and online filing. The Democratic Republic of Congo's IT upgrades have supported VAT implementation, and outreach efforts have increased awareness among citizens and businesses.

Efforts were made to strengthen revenue administration, focused on capacity building and evidence-based strategic planning. Tax Administration Diagnostic Assessment Tool reports, supported by the International Monetary Fund and the World Bank's Global Tax Team, continued in various countries to inform revenue mobilization policies and enhance administrative capabilities. Countries increasingly rely on the Tax Administration Index, Organisation for Economic Co-operation and Development and World Bank data, and the African Tax Administration Forum–African Tax Outlook for evidence-based planning, addressing issues like the formal versus informal economy and promoting tax compliance through behavioral methods. There is also greater emphasis on developing Medium-Term Revenue Strategies in Côte d'Ivoire and Ghana, focusing on tax forecasting, reducing informality, and establishing effective IT systems. Human resource development in Tanzania has helped advance strategy implementation and reduce compliance costs.

38 Junquera-Varela et al. (2017).

QUALITY OF PUBLIC ADMINISTRATION

This criterion assesses the functioning of the core administration—defined as the civilian central government and subnational governments, excluding health and education personnel and police—in three areas: managing its own operations, ensuring quality in policy implementation and regulatory management, and coordinating the larger public sector human resources management regime outside the core administration.

Although there have been improvements in some areas of public administration, implementation capacity remains a central constraint on government effectiveness across countries in the region. A core challenge is the limited ability of administrations to translate broad policy commitments into coherent financial planning and operational delivery. There is also a persistent disconnect between public investment plans and annual budgets, often resulting in capital projects being delayed, scaled back, or abandoned. This misalignment results in commitments being dropped or not effectively implemented and highlights weak capacity to implement broad policy commitments. This issue stems from several challenges, including inadequate monitoring and evaluation systems, limited financial and staff resources, and political influence over key regulatory bodies. In São Tomé and Príncipe, implementation of policy measures is hindered by low capacity in the civil service and a disconnect between advanced regulations and current practice. For example, the energy sector regulation is ineffective due to the lack of capacity of the sector regulator and the corresponding ministry. These challenges reflect systemic deficiencies in state capability across Sub-Saharan Africa and are evident across countries in the region.

These constraints are particularly evident at the subnational level, where the devolution of responsibilities has frequently outpaced efforts to build the institutional capacity required to carry out expanded mandates. In Kenya, county governments are responsible for a wide range of essential services, yet few have adopted or effectively internalized national human resource policies and systems intended to strengthen the local civil service. In other contexts, such as Mali and Rwanda, local governments continue to face shortages of financial resources and skilled personnel, which significantly limits their ability to coordinate, manage, and oversee service delivery functions effectively.

In response, an increasing number of countries have introduced targeted reforms aimed at modernizing administrative systems. In Côte d'Ivoire, efforts are underway to streamline and digitalize business processes with the objective of improving administrative efficiency and enhancing policy making, monitoring, and evaluation functions. Similarly, Mauritania is piloting the use of digital tools by the central government to strengthen policy monitoring and reinforce accountability mechanisms across central ministries. However, although pilot efforts across the region—including the establishment of centralized one-stop shops and dedicated delivery units—show promise, they remain limited in scope and overall impact. More broadly, implementation capacity continues to fall short of policy ambition, particularly in fragile and resource-constrained environments.

The politicization of the civil service and enduring weaknesses in human resources management systems further undermine the performance of public administrations across the region. Merit-based recruitment remains the stated objective in many countries, but political patronage continues to influence appointments, weakening accountability and affecting institutional effectiveness. This is apparent in countries such as the Central African Republic, the Comoros, and Liberia, where fragmented or underdeveloped human resources systems, limited oversight, and weak enforcement of rules hinder the development of transparent and merit-based recruitment and promotion processes. In some contexts, including Zambia and Zimbabwe, political influence is more pronounced at senior levels, while recruitment and promotion at junior and mid-level grades are still largely governed by merit-based criteria. In contrast, in some countries, digitization of human resources management has improved efficiency and transparency. Benin, Côte d'Ivoire, and Rwanda have made strides in this area. However, implementation varies, with some countries facing challenges to fully integrating systems or extending digital services to all citizens.

Poor regulatory management also continues to undermine effective governance across much of Sub-Saharan Africa. Many countries lack the administrative capacity needed to design, implement, and enforce regulations in a transparent and predictable way. In Benin, Guinea-Bissau, and Togo, for example, outdated legal frameworks, limited staffing, and low technical capacity contribute to regulatory uncertainty and the inconsistent application of rules. Even where adequate regulatory frameworks exist, such as in Cameroon and Nigeria, enforcement is often undermined by political interference, particularly through the appointment of key officials, which weakens the independence of regulatory bodies. Nevertheless, some countries have made measurable progress. In Cabo Verde, regulatory oversight remains relatively strong, with appointments, career advancement, and funding generally shielded from political interference, and robust regulatory management processes in place across most key sectors.

TRANSPARENCY, ACCOUNTABILITY, AND CORRUPTION IN THE PUBLIC SECTOR

This criterion assesses the extent to which the executive, legislators, and other high-level officials can be held accountable for their use of funds, administrative decisions, and the results obtained. The criterion covers the accountability of the executive and other top officials to effective oversight institutions, access of civil society to timely and reliable information on public spending and public policies, state capture by narrow vested interests, and integrity in the management of public resources.

Overall, civil society continued to play a major role in monitoring and engaging with public affairs to ensure greater accountability in the use of public resources. Some countries, such as Ghana and Kenya, have vibrant civil societies that actively participate in governance processes. In contrast, others, like Eritrea, Somalia, and South Sudan, face significant restrictions on civil society activity. Access to information is a key factor influencing civil society's ability to hold the executive accountable. In São Tomé and Príncipe, despite legal guarantees for access to information, practical access remains inconsistent. In Sierra Leone, despite the existence of a robust legal framework for the right to information, a new anti-terrorism law threatens to hinder free speech and has attracted criticism from free speech advocates and journalists. Weak institutional capacity, lack of digital infrastructure, political influence, and bureaucratic obstacles hinder effective information access for civil society, media, and citizens. Transparency is often hampered by corruption and selective data release by key government institutions.

Countries in the region have strengthened anti-corruption measures through anti-corruption laws and supporting agencies. Such laws or agencies have been created or strengthened in Benin, Burkina Faso, Côte d'Ivoire, and Rwanda. However, enforcement remains a major challenge in most countries, with perceptions of corruption often remaining high, particularly in Nigeria and South Sudan. Efforts to improve regulatory quality have been observed in several countries, but implementation gaps persist. Weak enforcement, lack of independence of regulatory bodies, and limited capacity often hamper progress, as seen in Cameroon, Madagascar, and Mozambique.

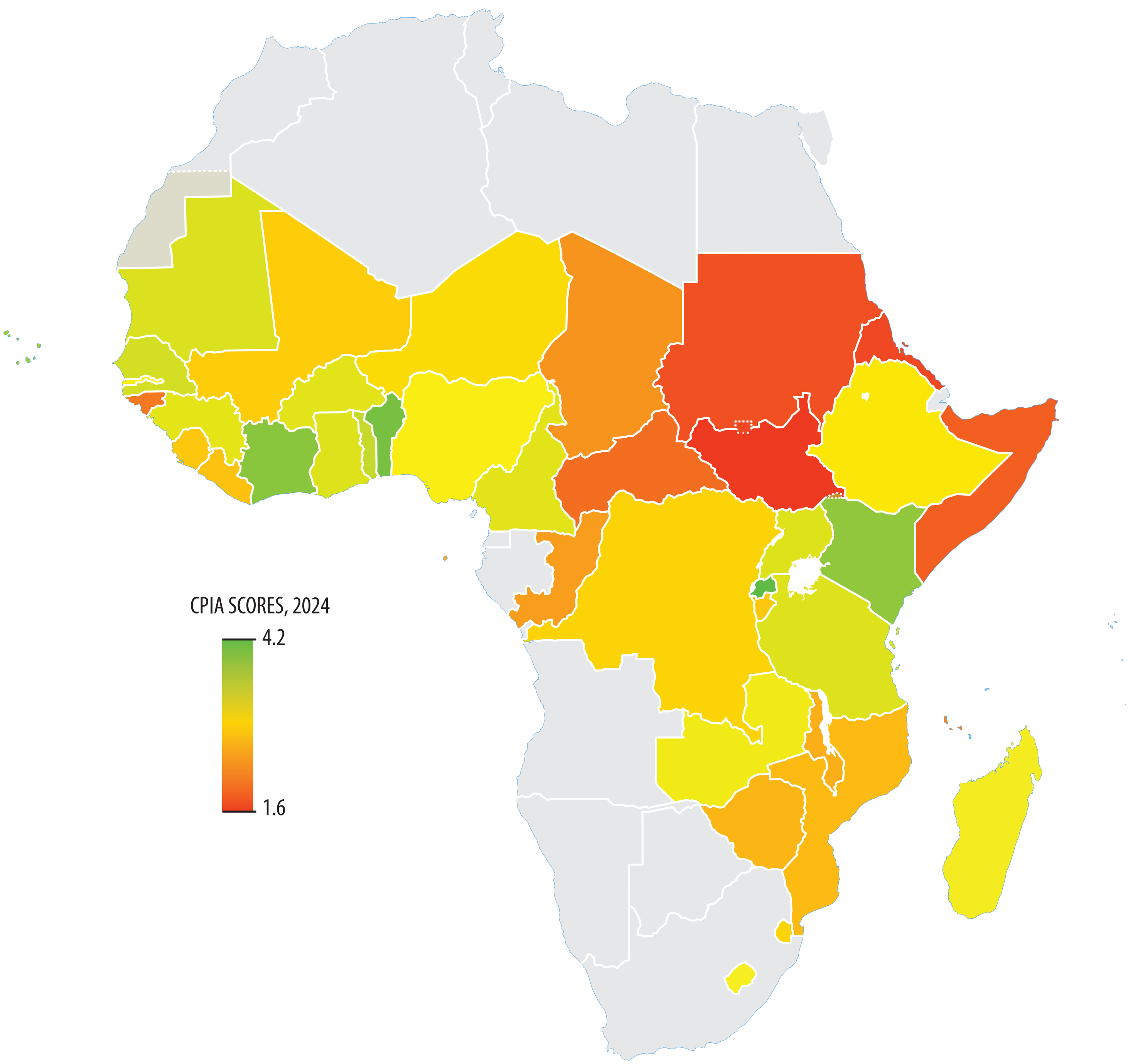
Countries with stronger governance and transparency have generally experienced better economic outcomes, reduced corruption, and increased public trust. However, many countries have faced significant challenges to implementing reforms effectively, particularly in the face of political instability, conflict, and limited resources. The success of reforms often depends on political will, institutional capacity, and effective coordination among different government agencies and stakeholders. For example, the ongoing conflicts in Burkina Faso, South Sudan, and Sudan have severely hampered progress in both fiscal transparency and governance.

Throughout the region, a primary challenge remains the persistent issue of extrabudgetary expenditures, which directly impacts governance, economic performance, and public trust. Some countries have made progress in involving citizens in the budget process through initiatives like citizen budgets, public hearings, and online platforms. Examples of such countries include Benin, Burkina Faso, and Côte d'Ivoire. However, in many countries, meaningful public participation remains limited. In some countries, there are still significant gaps in public participation, with backsliding in the publication of key budget documents and adoption of public participation practices. Similarly, operational challenges such as technical downtime, delays, incomplete data, and poor quality disclosures are common in the region, limiting public availability of key financial documents such as annual finance laws and information on public tenders.

Section 4: CPIA Country Tables

OVERALL CPIA SCORES

3.9	Benin	3.9	Côte d'Ivoire	3.1	Liberia	3.6	Senegal
3.4	Burkina Faso	1.7	Eritrea	3.3	Madagascar	3.1	Sierra Leone
3.1	Burundi	3.1	Eswatini	3.0	Malawi	2.2	Somalia
3.9	Cabo Verde	3.2	Ethiopia	3.1	Mali	1.6	South Sudan
3.4	Cameroon	3.2	The Gambia	3.6	Mauritania	1.8	Sudan
2.6	Central African Republic	3.4	Ghana	3.1	Mozambique	3.6	Tanzania
2.8	Chad	3.3	Guinea	3.2	Niger	3.8	Togo
2.7	Comoros	2.6	Guinea-Bissau	3.2	Nigeria	3.5	Uganda
3.1	Democratic Republic of Congo	3.9	Kenya	4.2	Rwanda	3.3	Zambia
2.9	Republic of Congo	3.3	Lesotho	3.0	São Tomé and Príncipe	3.0	Zimbabwe



Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.9	—	4.2	3.7
Above IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	14.5
GDP (current US$, billions)	21.5
GDP per capita (current US$)	1,485.4
International poverty rate ($2.15 in 2017 PPP)	10.9

2024

Country Policy and Institutional Assessment 2024

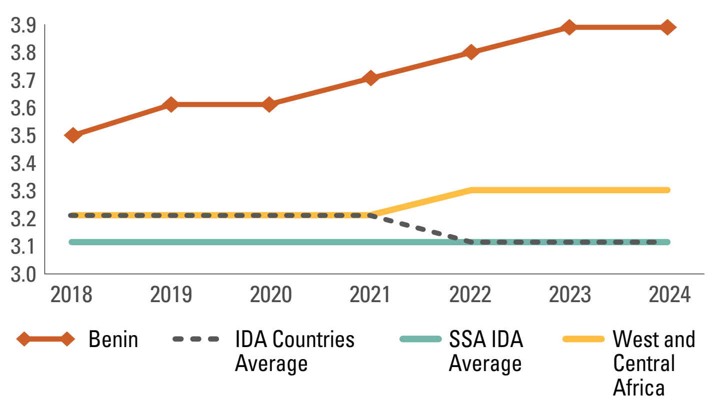
Indicator	Benin	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.2**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	4.0	3.3	3.1	3.0
Debt Policy and Management	4.5	3.3	3.1	3.1
Structural Policies	**3.8**	**3.3**	**3.2**	**3.2**
Trade	4.5	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	4.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**4.0**	**3.4**	**3.3**	**3.3**
Gender Equality	4.0	3.2	3.3	3.3
Equity of Public Resource Use	4.0	3.5	3.4	3.4
Building Human Resources	4.5	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**3.7**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	4.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	3.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.8	2.6	2.8
Overall CPIA Score	**3.9**	**3.3**	**3.1**	**3.1**

Highlights

- Economic activities continued to expand, driven by strong performances in the services and industry sectors.
- Effective fiscal consolidation and debt management improved the country's debt profile, contributing to a stable macroeconomic environment.
- The banking sector reported improved solvency and a low level of nonperforming loans.
- Streamlined environmental compliance processes enhanced efficiency, with initiatives such as planting thousands of mangrove trees and establishing new community-based conservation areas.

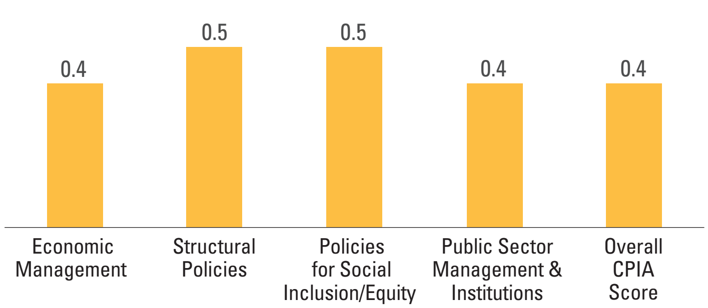
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



Definitions:
- CPIA: Country Policy and Institutional Assessment
- IDA: International Development Association, the arm of the World Bank Group that provides credits to the poorest countries
- SSA: Sub-Saharan Africa

- Poverty data are based on the MFMod Database, Macro-Poverty Outlook, World Bank, Spring 2025. Poverty data are expressed in 2017 purchasing power parity.
- The GDP, GDP per capita, and population figures are from the World Development Indicators (WDI) Database, July 2025.

Average scores for comparisons refer to country groupings as follows:
- **IDA Borrowing Countries**: 77 countries eligible for IDA credits and with CPIA scores in 2024
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- **West and Central Africa**: 20 SSA IDA countries with CPIA scores in 2024
- **East and Southern Africa**: 20 SSA IDA countries with CPIA scores in 2024

Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.4	–	3.7	3.1
Above IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	23.5
GDP (current US$, billions)	23.3
GDP per capita (current US$)	987.3
International poverty rate ($2.15 in 2017 PPP)	23.2

2024

Country Policy and Institutional Assessment 2024

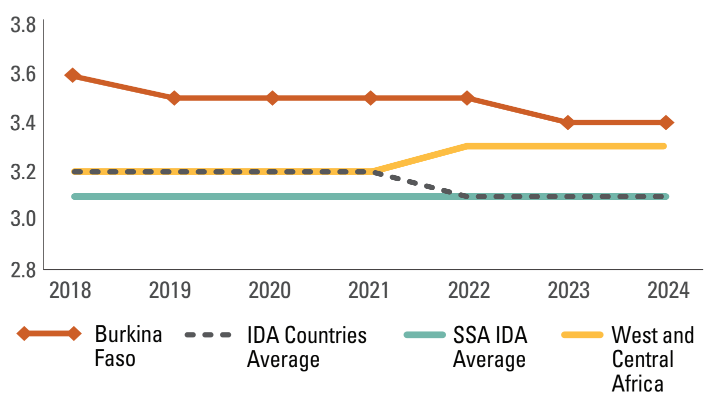
Indicator	Burkina Faso	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.7**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	3.0	3.3	3.1	3.0
Debt Policy and Management	4.0	3.3	3.1	3.1
Structural Policies	**3.3**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.5**	**3.4**	**3.3**	**3.3**
Gender Equality	3.5	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**3.1**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.4	3.3	3.2
Quality of Public Administration	3.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.4**	**3.3**	**3.1**	**3.1**

Highlights

- The improvement of the fiscal deficit and the effective implementation of the Sustainable Development Finance Policy enabled the prioritizing of social spending amid a worsening security crisis.
- Increased security and defense budgets reflected the government's response to ongoing threats. Key risks included the high fiscal deficit and large wage bill.
- Challenges remained with internal controls, fraud, and significant floating debt.
- Persistent difficulties in transitioning to new digital customs platforms have caused significant delays in customs operations, jeopardizing the effectiveness of recent trade facilitation reforms.

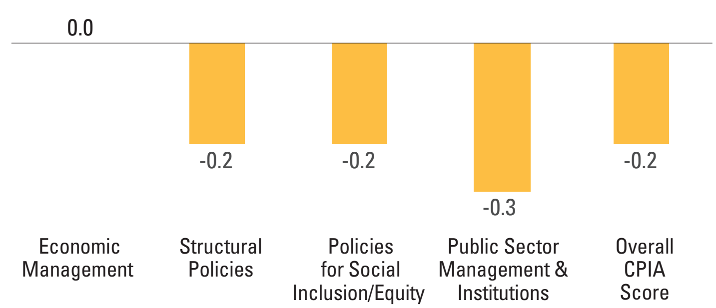
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	–	3.7	2.4
At the IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	14.0
GDP (current US$, billions)	2.2
GDP per capita (current US$)	153.9
International poverty rate ($2.15 in 2017 PPP)	62.7

2024

Country Policy and Institutional Assessment 2024

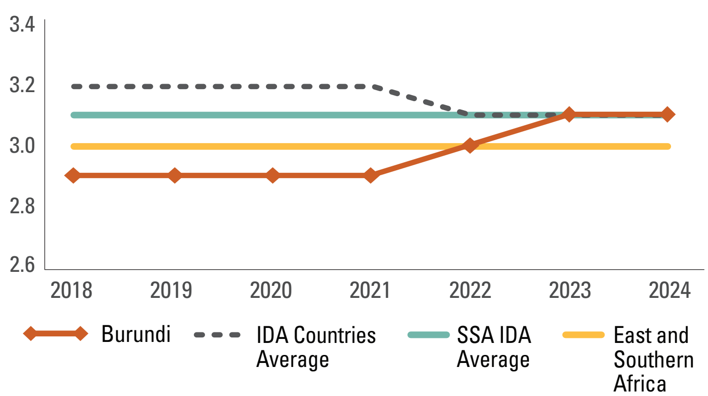
Indicator	Burundi	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.0	3.1	3.5	3.4
Fiscal Policy	3.0	2.8	3.1	3.0
Debt Policy and Management	3.0	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.7**	**3.2**	**3.3**	**3.3**
Gender Equality	4.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.1	3.3	3.2
Public Sector Management and Institutions	**2.4**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	2.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.5	2.4	2.6	2.8
Overall CPIA Score	**3.1**	**3.0**	**3.1**	**3.1**

Highlights

- The country has a strong track record of using fiscal policy effectively to respond to economic shocks and navigate through challenging circumstances.
- Public goods provision in social sectors has improved, although much more effort is needed given the low starting point.
- Significant investments in infrastructure development are crucial for sustained medium-term growth.
- To create a governance framework that supports private sector development, policy actions are needed to strengthen the legal system, enforce contracts, enhance transparency, and limit the political influence of vested groups.

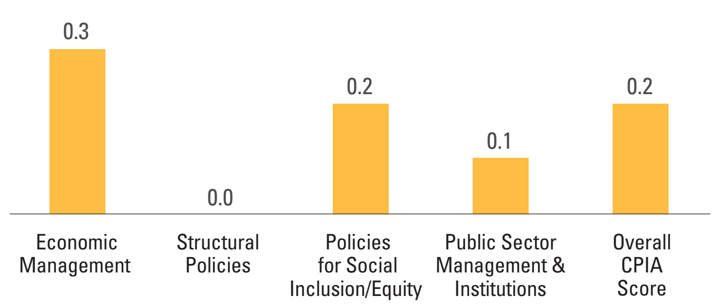
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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- **East and Southern Africa**: 20 SSA IDA countries with CPIA scores in 2024

Quick Facts

CPIA Score	Change from previous year	Highest performing clusters	Lowest performing cluster
3.9	–	4.0	3.5
Above IDA Avg.	No change	(Structural Policies, Policies for Social Inclusion and Equity, and Public Sector Management and Institutions)	(Economic Management)

Population (millions)	0.5
GDP (current US$, billions)	2.8
GDP per capita (current US$)	5,272.9
International poverty rate ($2.15 in 2017 PPP)	3.5

2024

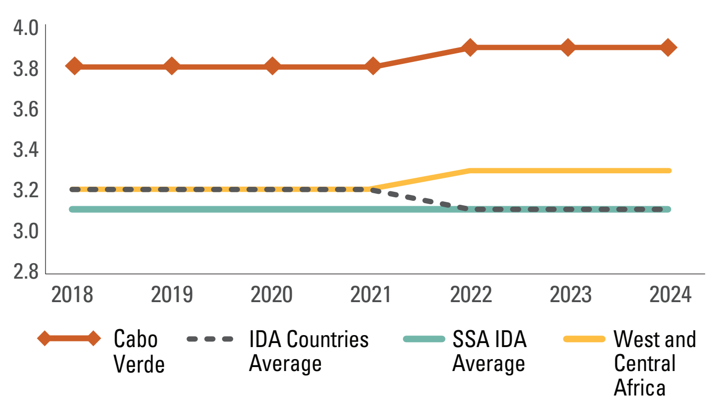
Country Policy and Institutional Assessment 2024

Indicator	Cabo Verde	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.5**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**4.0**	**3.3**	**3.2**	**3.2**
Trade	4.5	3.9	3.7	3.7
Financial Sector	3.5	2.8	2.8	2.8
Business Regulatory Environment	4.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**4.0**	**3.4**	**3.3**	**3.3**
Gender Equality	4.0	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	4.5	3.6	3.6	3.6
Social Protection and Labor	4.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**4.0**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	4.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	4.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	4.5	2.8	2.6	2.8
Overall CPIA Score	**3.9**	**3.3**	**3.1**	**3.1**

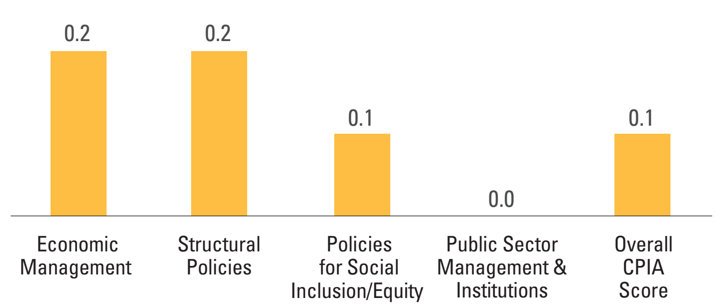
Highlights

- A proactive revenue-led fiscal consolidation strategy aimed to stabilize the fiscal deficit while improving the financial performance of state-owned enterprises.
- Although the country has performed well on gender equality in school enrollment, challenges to literacy rates and primary education have particularly affected boys.
- Economic vulnerability remains, making the country susceptible to external shocks.
- Measures are being implemented toward robust checks and balances on executive power and transparency through technological advances in public procurement.

Trend — OVERALL CPIA SCORES



Progress — CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.4	▲ 0.1	3.8	3.0
Above IDA Avg.	Increase	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	29.1
GDP (current US$, billions)	51.3
GDP per capita (current US$)	1,762.4
International poverty rate ($2.15 in 2017 PPP)	23.3

2024

Country Policy and Institutional Assessment 2024

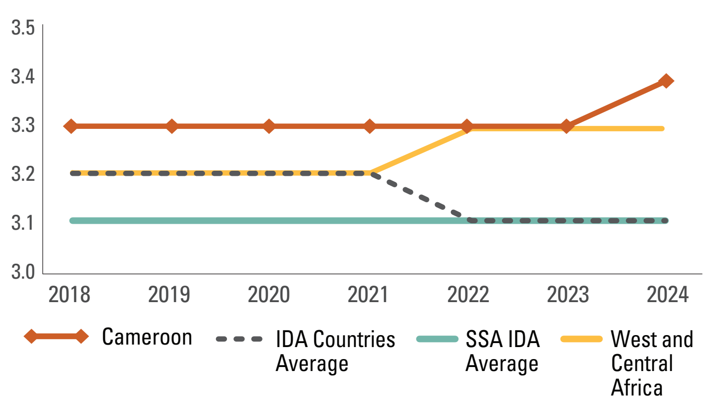
Indicator	Cameroon	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.8**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	4.0	3.3	3.1	3.0
Debt Policy and Management	3.5	3.3	3.1	3.1
Structural Policies	**3.3**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	3.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	3.0	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.5	3.3	3.2
Public Sector Management and Institutions	**3.0**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.4**	**3.3**	**3.1**	**3.1**

Highlights

- Demonstrated progress in prudent fiscal management with increases in non-oil taxation contributed to a stable primary surplus and contained overall deficit.
- Increased capital expenditure allocations supported development, although limited economic diversification raised vulnerability to external shocks.
- There is a critical need to improve executive accountability mechanisms. Existing institutions often have limited effectiveness in producing results.
- Strengthening governance frameworks and enhancing transparency are vital for sustaining fiscal health and public trust.

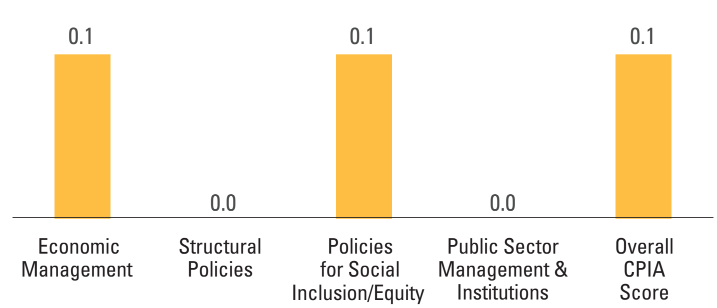
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
2.6	–	3.0	2.4
Below IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	5.3
GDP (current US$, billions)	2.8
GDP per capita (current US$)	516.2
International poverty rate ($2.15 in 2017 PPP)	65.3

2024

Country Policy and Institutional Assessment 2024

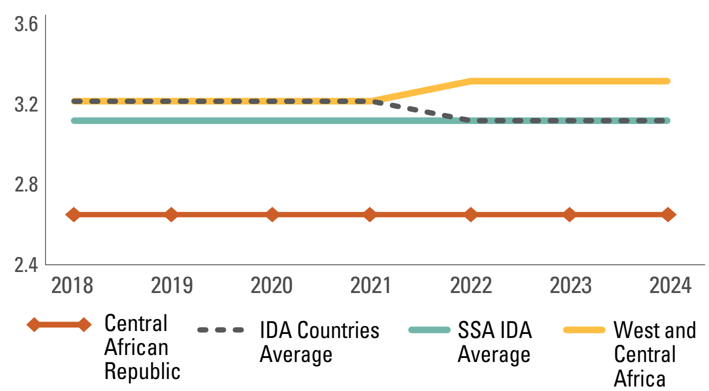
Indicator	Central African Republic	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	2.5	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**2.5**	**3.3**	**3.2**	**3.2**
Trade	3.0	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	2.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**2.5**	**3.4**	**3.3**	**3.3**
Gender Equality	2.5	3.2	3.3	3.3
Equity of Public Resource Use	2.5	3.5	3.4	3.4
Building Human Resources	3.0	3.6	3.6	3.6
Social Protection and Labor	2.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.5	3.5	3.3	3.2
Public Sector Management and Institutions	**2.4**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	2.5	3.4	3.3	3.2
Quality of Public Administration	2.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.8	2.6	2.8
Overall CPIA Score	**2.6**	**3.3**	**3.1**	**3.1**

Highlights

- The fiscal position remained fragile, exposed to vulnerabilities from external shocks and challenges in the fuel market.
- Improved health system performance through the National Health Policy contributed to progress in the social sectors.
- Establishment of the Kimberley Process Secretariat aimed to address illicit activities in the mining sector, and the revised Mining Code has promoted better regulation of the sector.
- The financial sector is small and concentrated, suffering from 21.5 percent nonperforming loans and limited coverage. Some microfinance institutions are financially unstable, while the Central African Republic Mutual Fund and Express Union are sustainable.

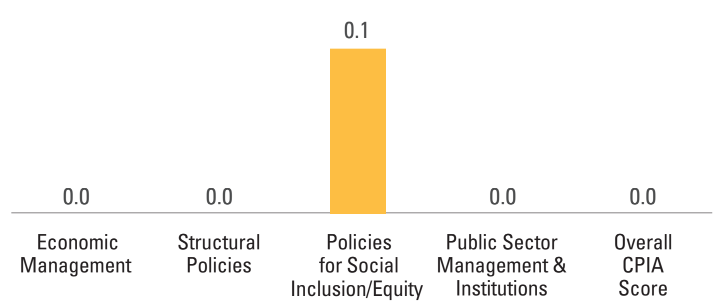
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
2.8	▲ 0.1	3.2	2.3
Below IDA Avg.	Increase	(Economic Management)	(Structural Policies)

Population (millions)	20.3
GDP (current US$, billions)	20.6
GDP per capita (current US$)	1,016.1
International poverty rate ($2.15 in 2017 PPP)	39.4

2024

Country Policy and Institutional Assessment 2024

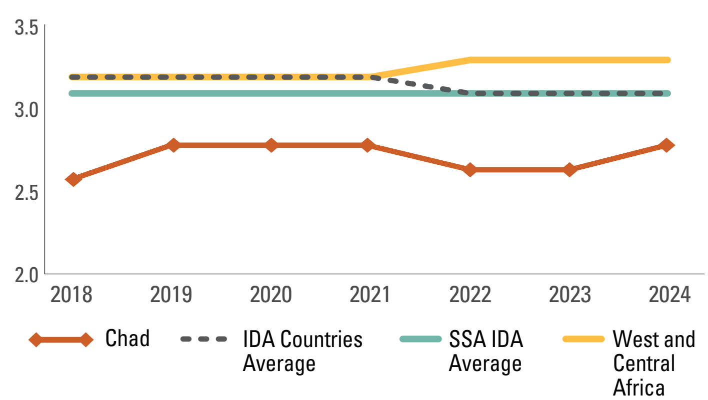
Indicator	Chad	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.2**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	3.0	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**2.3**	**3.3**	**3.2**	**3.2**
Trade	3.0	3.9	3.7	3.7
Financial Sector	1.5	2.8	2.8	2.8
Business Regulatory Environment	2.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.1**	**3.4**	**3.3**	**3.3**
Gender Equality	2.5	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.4**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	2.5	3.4	3.3	3.2
Quality of Public Administration	2.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.0	2.8	2.6	2.8
Overall CPIA Score	**2.8**	**3.3**	**3.1**	**3.1**

Highlights

- Economic growth was set to stabilize at 3 percent in 2024, driven by industry and exports; however, non-oil gross domestic product growth reduced due to limited public investment.
- In 2024, notable improvements in debt management included a new legal framework and the publication of the first debt management strategy, centralizing borrowing authority under the Minister of Finance and enhancing governance and analytical capacity.
- The banking sector remained fragile, with undercapitalization and a high level of nonperforming loans posing persistent vulnerabilities.
- Cooperation in the agriculture and environmental sectors has been enhanced, partly to address the impacts of climate change.

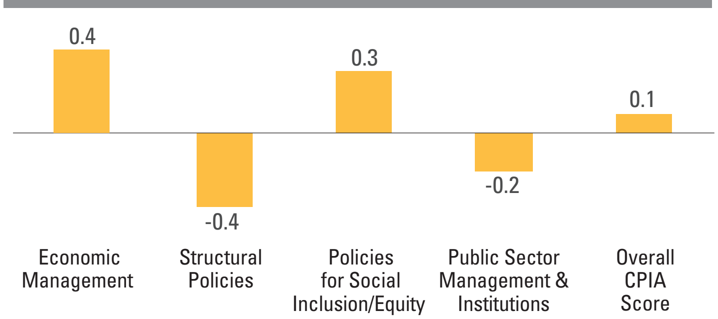
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
2.7	–	3.0	2.2
Below IDA Avg.	No change	(Structural Policies)	(Public Sector Management and Institutions)

Population (millions)	0.9
GDP (current US$, billions)	1.5
GDP per capita (current US$)	1,784.1
International poverty rate ($2.15 in 2017 PPP)	17.9

2024

Country Policy and Institutional Assessment 2024

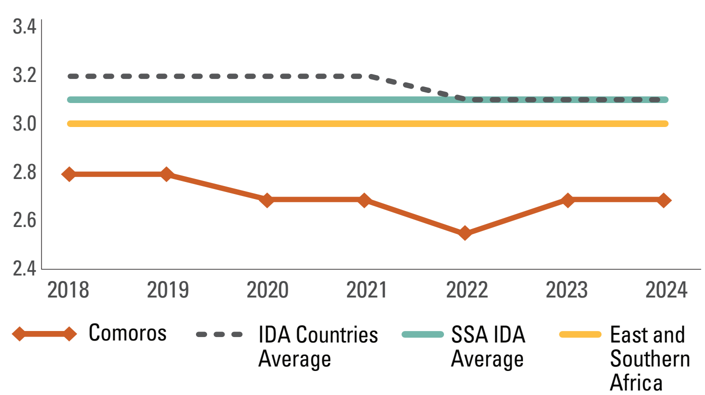
Indicator	Comoros	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.7**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.0	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	2.5	2.8	3.1	3.1
Structural Policies	**3.0**	**3.0**	**3.2**	**3.2**
Trade	3.5	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**2.9**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	3.0	3.3	3.4	3.4
Building Human Resources	3.0	3.6	3.6	3.6
Social Protection and Labor	2.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.1	3.3	3.2
Public Sector Management and Institutions	**2.2**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	2.5	3.1	3.3	3.2
Quality of Public Administration	2.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.0	2.4	2.6	2.8
Overall CPIA Score	**2.7**	**3.0**	**3.1**	**3.1**

Highlights

- Various shocks have influenced the economy, including a cholera outbreak and climate change–related events.
- Significant improvement in revenue collection was marked by a double-digit increase driven by higher tax rates and elimination of tax exemptions.
- Governance remains a weak area, requiring attention to budgetary and financial management systems to enhance transparency.
- Although the country joined the World Trade Organization in August 2024, implementation of post-accession policy reforms has been slow.

Trend

OVERALL CPIA SCORES



Progress

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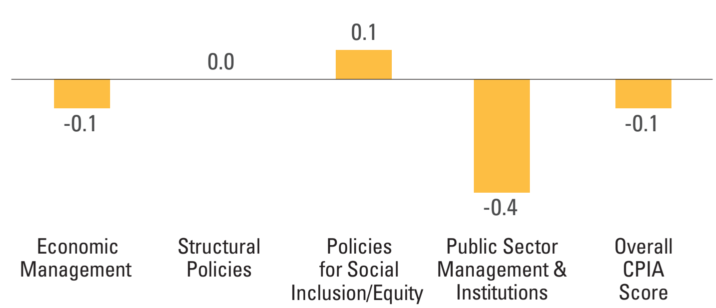

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	▼ 0.1	3.7	2.6
At the IDA Avg.	Decrease	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	109.3
GDP (current US$, billions)	70.7
GDP per capita (current US$)	647.4
International poverty rate ($2.15 in 2017 PPP)	72.9

2024

Country Policy and Institutional Assessment 2024

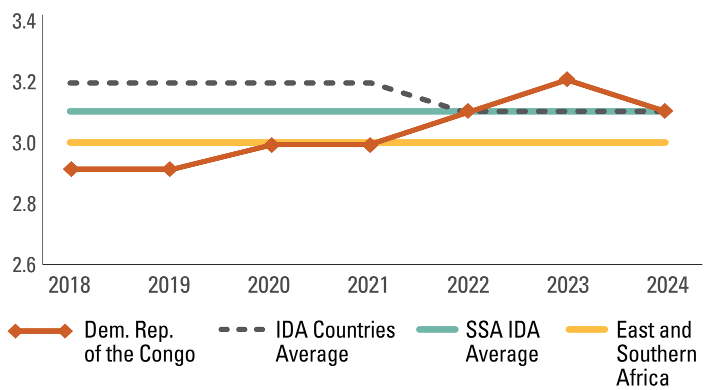
Indicator	Congo, Dem. Rep.	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.7**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.1	3.5	3.4
Fiscal Policy	3.5	2.8	3.1	3.0
Debt Policy and Management	3.5	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.1**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	2.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.1	3.3	3.2
Public Sector Management and Institutions	**2.6**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.4	2.6	2.8
Overall CPIA Score	**3.1**	**3.0**	**3.1**	**3.1**

Highlights

- Economic conditions improved due to increased investments and reforms to enhance stability and growth, supported by the central bank's effective liquidity management.
- A stable macroeconomic framework was maintained, with low external debt levels and moderate risk of debt distress. Breached external debt thresholds under stress tests highlighted vulnerability, particularly to an adverse shock in exports.
- Governance remains a weak area, particularly in property rights and contract enforcement, and requires improvements in the legal framework and public financial management.

Trend

OVERALL CPIA SCORES



Progress

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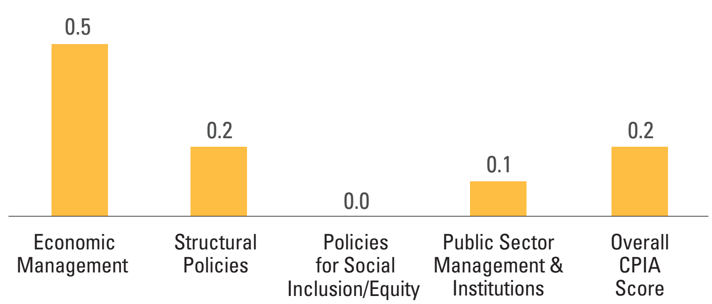

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Quick Facts

CPIA Score	Change from previous year	Highest performing clusters	Lowest performing cluster
2.9	—	3.0	2.7
Below IDA Avg.	No change	(Economic Management and Policies for Social Inclusion and Equity)	(Structural Policies)

Population (millions)	6.3
GDP (current US$, billions)	15.7
GDP per capita (current US$)	2,482.2
International poverty rate ($2.15 in 2017 PPP)	46.7

2024

Country Policy and Institutional Assessment 2024

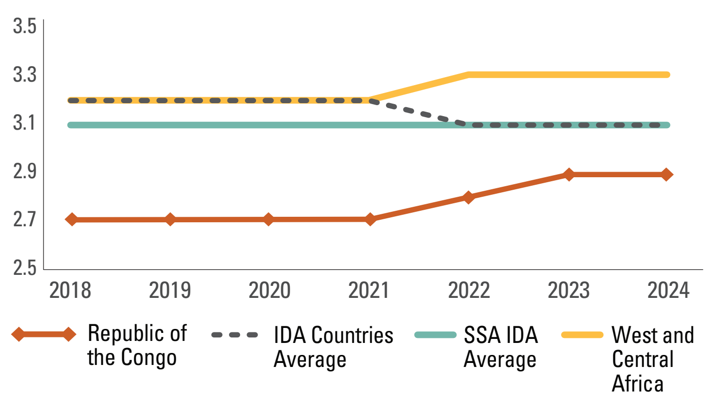
Indicator	Congo, Republic	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	2.0	3.3	3.1	3.1
Structural Policies	**2.7**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	2.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.0**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	3.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.5	3.5	3.3	3.2
Public Sector Management and Institutions	**2.8**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	2.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.8	2.6	2.8
Overall CPIA Score	**2.9**	**3.3**	**3.1**	**3.1**

Highlights

- Debt management has improved but lacks an effective cash management system, posing fiscal risks and challenges.
- Removal of all tariff restrictions on imports from Economic and Monetary Community of Central African States countries has enhanced regional trade.
- Although prudential indicators for the banking system are adequate, it is vulnerable as the high level of nonperforming loans has decreased only gradually.
- Access to financial services has been limited due to weak credit infrastructure, although digital financial services have enhanced financial inclusion.
- Continued efforts to strengthen governance and accountability are essential for economic stability and sustained growth.

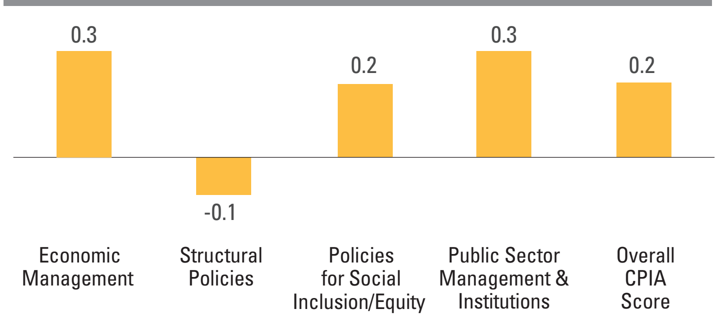
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing clusters
3.9	▲ 0.1	4.2	3.8
Above IDA Avg.	Increase	(Economic Management)	Structural Policies, Policies for Social Inclusion and Equity, and Public Sector Management and Institutions)

Population (millions)	31.9
GDP (current US$, billions)	86.5
GDP per capita (current US$)	2,709.9
International poverty rate ($2.15 in 2017 PPP)	8.8

2024

Country Policy and Institutional Assessment 2024

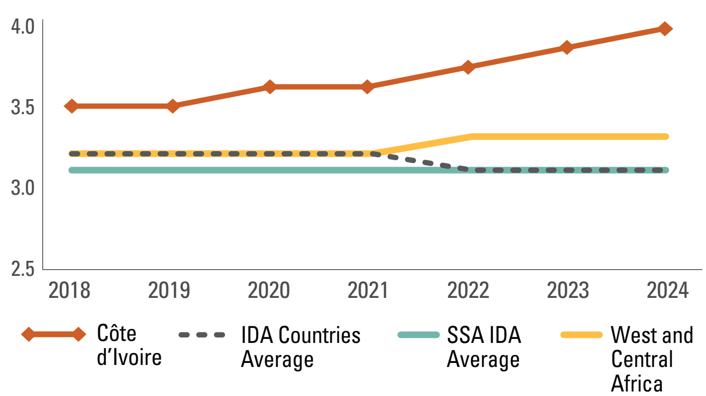
Indicator	Côte d'Ivoire	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.2**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	4.0	3.3	3.1	3.0
Debt Policy and Management	4.5	3.3	3.1	3.1
Structural Policies	**3.8**	**3.3**	**3.2**	**3.2**
Trade	4.5	3.9	3.7	3.7
Financial Sector	3.5	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.8**	**3.4**	**3.3**	**3.3**
Gender Equality	3.5	3.2	3.3	3.3
Equity of Public Resource Use	4.0	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**3.8**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	4.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	3.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	4.0	2.8	2.6	2.8
Overall CPIA Score	**3.9**	**3.3**	**3.1**	**3.1**

Highlights

- Consistent economic growth was driven by favorable structural reforms across sectors and macroeconomic stability.
- Positive developments include effective debt and fiscal management, successful international bond issuances, improved sovereign risk ratings, and a confirmed moderate risk of debt distress.
- Social protection program coverage grew significantly, reaching 21 percent of the low-income population, with 93 percent female beneficiaries.
- New taxes on nonessential food products and online betting were introduced to broaden the tax base.
- With the improved fiscal position, public education initiatives have been expanded, enhancing educational access and outcomes.

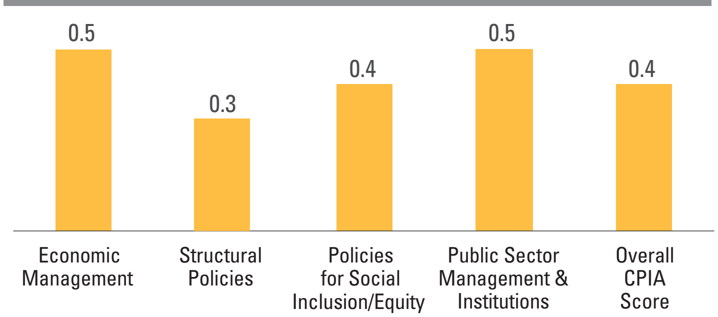
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
1.7	—	2.6	1.2
Below IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Structural Policies)

Population (millions)	3.5
GDP (current US$, billions)	2.9
GDP per capita (current US$)	822.0
International poverty rate ($2.15 in 2017 PPP)	NA

2024

Country Policy and Institutional Assessment 2024

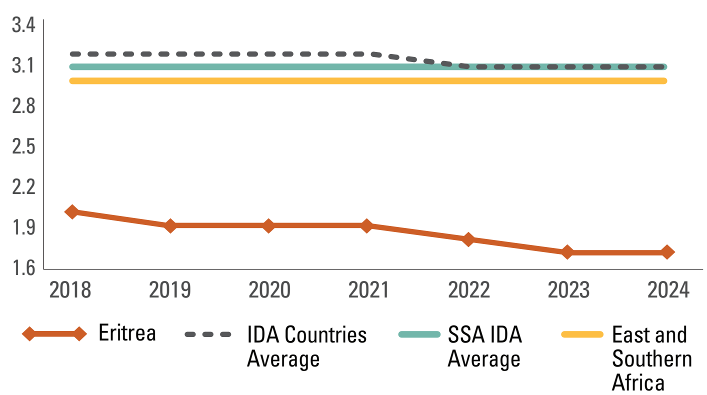
Indicator	Eritrea	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**1.5**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	1.5	3.1	3.5	3.4
Fiscal Policy	1.5	2.8	3.1	3.0
Debt Policy and Management	1.5	2.8	3.1	3.1
Structural Policies	**1.2**	**3.0**	**3.2**	**3.2**
Trade	1.5	3.5	3.7	3.7
Financial Sector	1.0	2.7	2.8	2.8
Business Regulatory Environment	1.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**2.6**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	2.5	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	2.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.0	3.1	3.3	3.2
Public Sector Management and Institutions	**1.5**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	1.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	1.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	2.0	3.1	3.3	3.2
Quality of Public Administration	2.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.0	2.4	2.6	2.8
Overall CPIA Score	**1.7**	**3.0**	**3.1**	**3.1**

Highlights

- The CPIA score partly reflects difficulty in assessing the economy in the absence of data. This underperformance also indicates a need for improved policies and institutional frameworks to enhance economic development.
- The government faces challenges with public debt, which is over 200 percent of gross domestic product; however, it is working to reengage with development partners.
- The lack of a competition law has limited foreign investment and the provision of public goods, adversely affecting long-term growth.

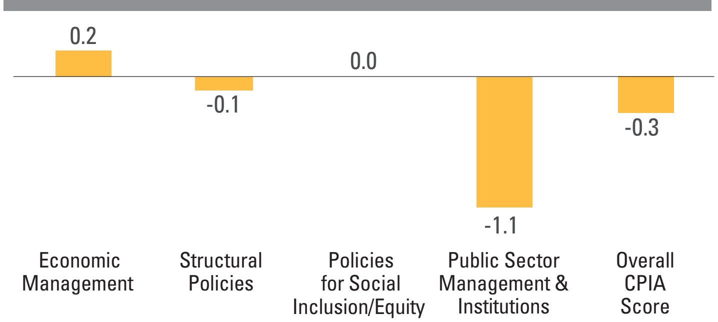
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	—	3.7	2.5
At the IDA Avg.	No change	(Structural Policies)	(Public Sector Management and Institutions)

Population (millions)	1.2
GDP (current US$, billions)	4.9
GDP per capita (current US$)	3,936.1
International poverty rate ($2.15 in 2017 PPP)	31.5

2024

Country Policy and Institutional Assessment 2024

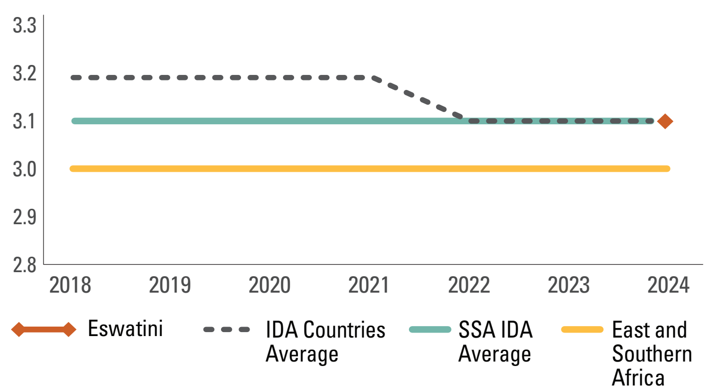
Indicator	Eswatini	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.2**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.0	3.1	3.5	3.4
Fiscal Policy	3.0	2.8	3.1	3.0
Debt Policy and Management	3.5	2.8	3.1	3.1
Structural Policies	**3.7**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.5	2.7	2.8	2.8
Business Regulatory Environment	3.5	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.2**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	2.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**2.5**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	2.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.5	2.4	2.6	2.8
Overall CPIA Score	**3.1**	**3.0**	**3.1**	**3.1**

Highlights

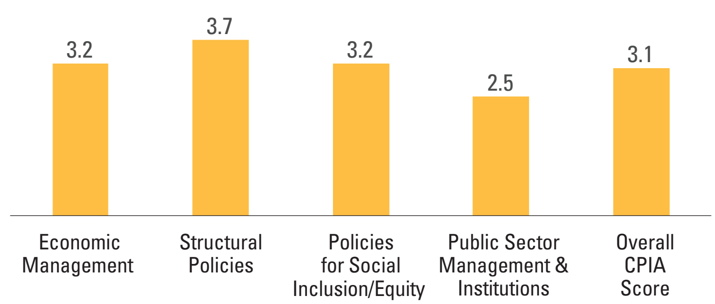
- Real gross domestic product growth has been supported by services and exports. Sustained increases in Southern African Customs Union revenues helped to expand domestic demand.
- Government policies kept the fiscal deficit within manageable levels while maintaining the primary balance in surplus.
- Despite new borrowing, debt risk has remained low. The government has committed to transparency and accountability in contracting new debt.
- Trade facilitation initiatives and strong coordination among government ministries and the private sector have fostered economic cooperation and investment.

Trend

OVERALL CPIA SCORES



Cluster Average Scores, 2024



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Note: 2024 is the first year Eswatini is included in the CPIA assessment and its ratings made public.

Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.2	–	**3.5**	**3.0**
Above IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	132.1
GDP (current US$, billions)	221.6
GDP per capita (current US$)	1,677.8
International poverty rate ($2.15 in 2017 PPP)	37.3

2024

Country Policy and Institutional Assessment 2024

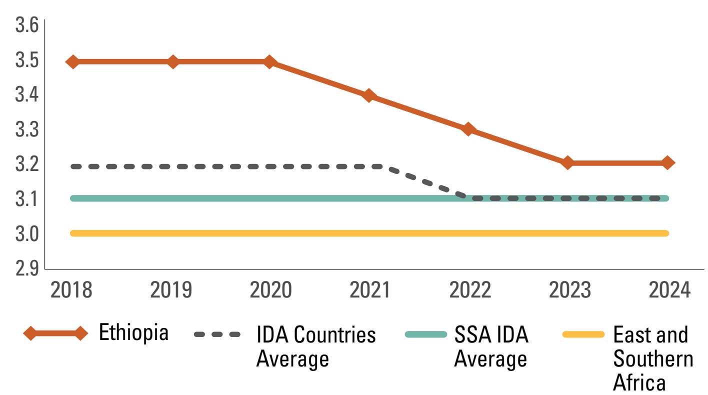
Indicator	Ethiopia	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.0	3.1	3.5	3.4
Fiscal Policy	3.5	2.8	3.1	3.0
Debt Policy and Management	2.5	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	3.5	3.5	3.7	3.7
Financial Sector	3.0	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.5**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.1**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	4.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.1	3.3	3.2
Quality of Public Administration	3.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.4	2.6	2.8
Overall CPIA Score	**3.2**	**3.0**	**3.1**	**3.1**

Highlights

- Government undertook comprehensive macroeconomic reforms, including shifting to a market-based exchange rate arrangement.
- The monetary policy framework was modernized by introducing a new interest rate–focused policy framework, which helped stabilize inflation despite the effects of security issues on the business environment.
- The legal framework for financial practices has evolved, but challenges remain to improving the investment climate and security of movement of goods.
- Continued emphasis on enhancing credit access and fostering a conducive environment for private sector development is critical.

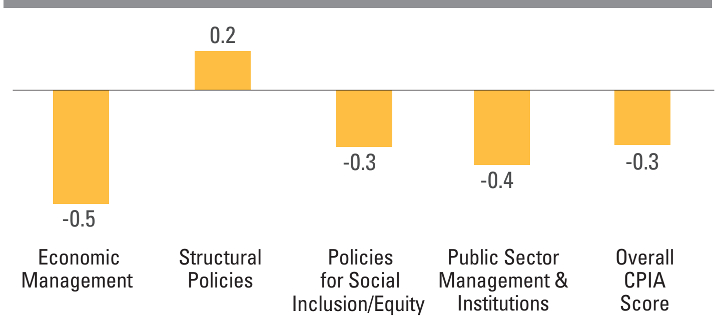
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.2	▲ 0.1	3.4	3.1
Above IDA Avg.	Increase	(Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	2.8
GDP (current US$, billions)	2.5
GDP per capita (current US$)	908.5
International poverty rate ($2.15 in 2017 PPP)	16.7

2024

Country Policy and Institutional Assessment 2024

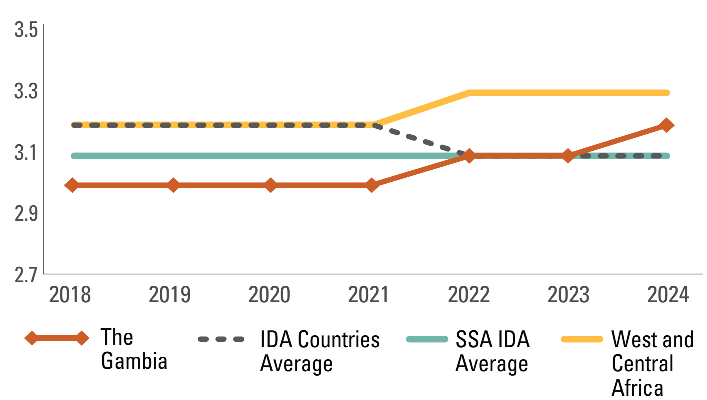
Indicator	The Gambia	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.2**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	3.0	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**3.2**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	3.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.4**	**3.4**	**3.3**	**3.3**
Gender Equality	3.5	3.2	3.3	3.3
Equity of Public Resource Use	3.0	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.5	3.3	3.2
Public Sector Management and Institutions	**3.1**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.2**	**3.3**	**3.1**	**3.1**

Highlights

- Establishment of a robust foreign exchange policy to support market-driven exchange rates has enhanced market functionality and allowed for gradual depreciation.
- Progress in domestic revenue mobilization supported by tax administration reforms has led to continuous declines in the fiscal deficit and public debt.
- Adequate coordination of macroeconomic policy and debt management has accompanied updates to the 2023 Medium-Term Debt Strategy.
- Health Management Information Systems improvements are ongoing; however, challenges remain in data quality and availability.

Trend

OVERALL CPIA SCORES



Progress

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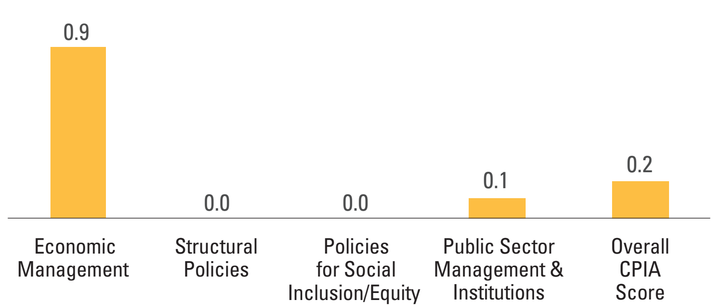

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.4	–	3.7	2.8
Above IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	34.4
GDP (current US$, billions)	82.8
GDP per capita (current US$)	2,405.8
International poverty rate ($2.15 in 2017 PPP)	25.9

2024

Country Policy and Institutional Assessment 2024

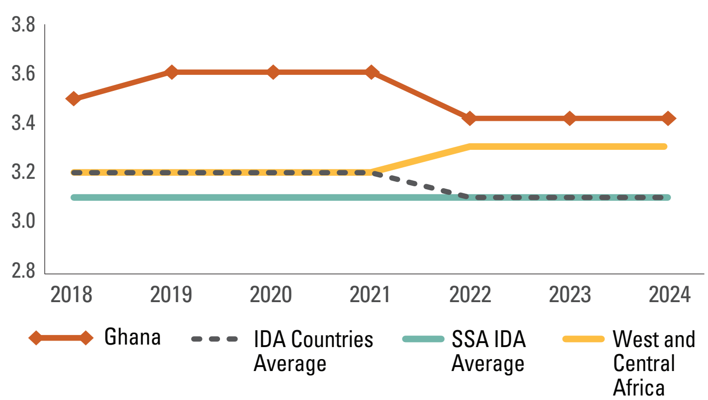
Indicator	Ghana	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.8**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	2.5	3.3	3.1	3.0
Debt Policy and Management	2.5	3.3	3.1	3.1
Structural Policies	**3.5**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.7**	**3.4**	**3.3**	**3.3**
Gender Equality	4.0	3.2	3.3	3.3
Equity of Public Resource Use	3.0	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**3.6**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	4.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.4	3.3	3.2
Quality of Public Administration	3.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.8	2.6	2.8
Overall CPIA Score	**3.4**	**3.3**	**3.1**	**3.1**

Highlights

- Monetary policy has shown mixed trends, with interest rates decreasing and private sector credit growth rebounding while the nonperforming loan ratio has risen.
- The economy demonstrated resilience, with strong growth in real gross domestic product driven by the performance in mining.
- Enforcement of monetary financing limits for the budget has aimed to combat high inflation caused by excess fiscal financing in the past.
- Continued efforts are needed to stabilize the economy and enhance transparency in fiscal management.
- Ghana has progressed with tax reforms, raising the VAT rate and introducing a high-income tax bracket. The Medium-Term Revenue Strategy aims to boost revenue collection, but issues like complex corporate tax structures and inefficiencies need to be addressed for better revenue generation.

Trend

OVERALL CPIA SCORES



Progress

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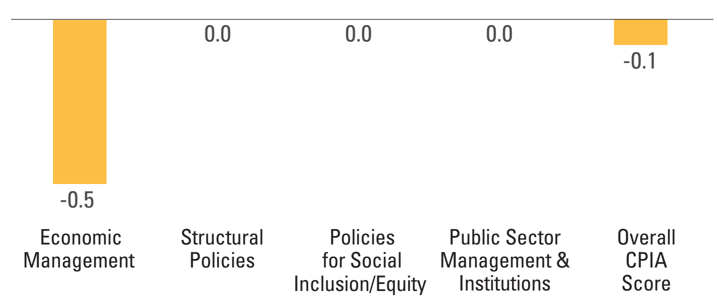

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.3	▼ 0.1	3.7	2.9
Above IDA Avg.	Decrease	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	14.8
GDP (current US$, billions)	25.3
GDP per capita (current US$)	1,717.0
International poverty rate ($2.15 in 2017 PPP)	15.3

2024

Country Policy and Institutional Assessment 2024

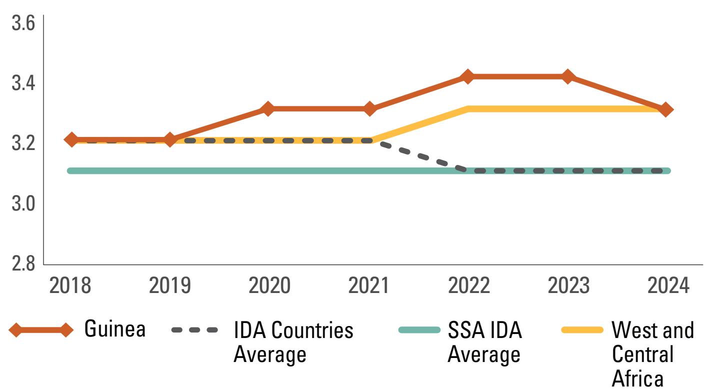
Indicator	Guinea	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.7**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	3.5	3.3	3.1	3.1
Structural Policies	**3.3**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	3.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.4**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.9**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.8	2.6	2.8
Overall CPIA Score	**3.3**	**3.3**	**3.1**	**3.1**

Highlights

- A tight monetary policy stance and appropriately managed exchange rate regime have maintained price stability and growth.
- Fiscal policy has been characterized by low expenditure levels, as inadequate domestic revenue mobilization has constrained public spending.
- The quality of public goods provision remains insufficient to support growth, and low revenue mobilization and inefficient expenditure limit investments in physical and human capital.
- Although access to information is constitutionally guaranteed, the lack of operational laws contributes to persistent governance challenges.

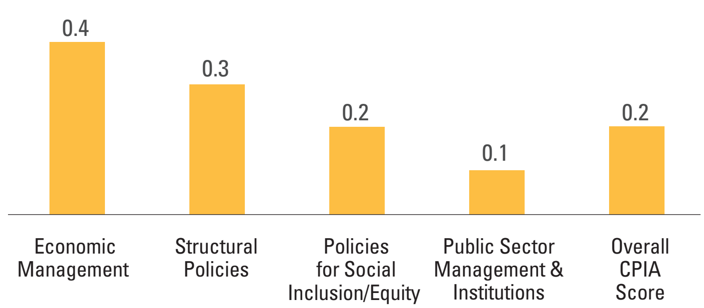
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
2.6	–	3.0	2.2
Below IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	2.2
GDP (current US$, billions)	2.1
GDP per capita (current US$)	963.0
International poverty rate ($2.15 in 2017 PPP)	27.8

2024

Country Policy and Institutional Assessment 2024

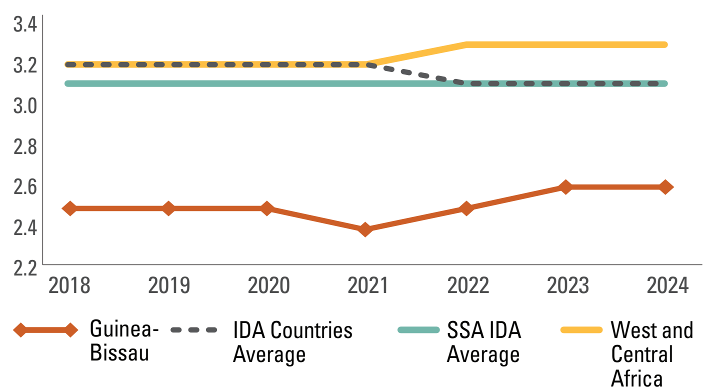
Indicator	Guinea-Bissau	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	2.5	3.3	3.1	3.0
Debt Policy and Management	2.5	3.3	3.1	3.1
Structural Policies	**2.8**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	2.0	2.8	2.8	2.8
Business Regulatory Environment	2.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**2.5**	**3.4**	**3.3**	**3.3**
Gender Equality	2.5	3.2	3.3	3.3
Equity of Public Resource Use	2.0	3.5	3.4	3.4
Building Human Resources	2.5	3.6	3.6	3.6
Social Protection and Labor	2.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.2**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	2.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.5	2.8	2.6	2.8
Overall CPIA Score	**2.6**	**3.3**	**3.1**	**3.1**

Highlights

- Economic growth remained steady at around 4.8 percent, driven by strong agricultural output growth and higher private investments despite a shortfall in cashew production.
- The government took some actions toward fiscal consolidation, reducing the overall fiscal deficit and contributing to easing inflation.
- Improvements in financial management systems reflect progress in budget control and monitoring, with considerable challenges remaining in public service delivery.
- Continued efforts are needed to enhance governance and effective financial management to support sustainable growth.

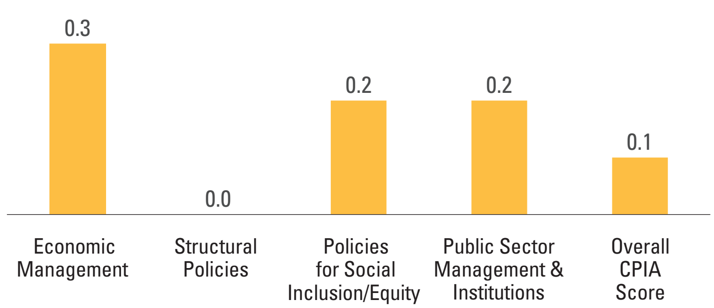
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.9	▲ 0.1	4.2	3.6
Above IDA Avg.	Increase	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	56.4
GDP (current US$, billions)	124.5
GDP per capita (current US$)	2,206.1
International poverty rate ($2.15 in 2017 PPP)	34.6

2024

Country Policy and Institutional Assessment 2024

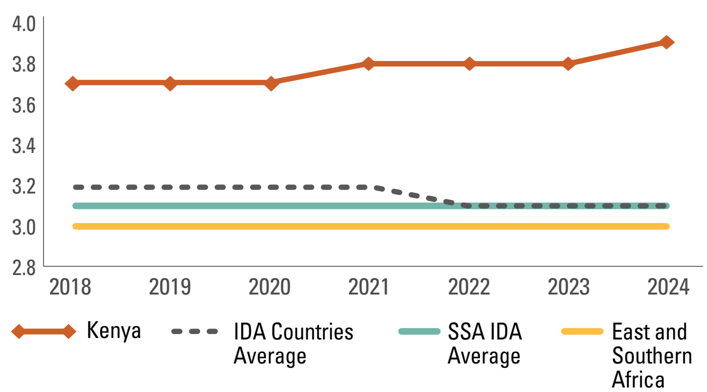
Indicator	Kenya	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.2**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	5.0	3.1	3.5	3.4
Fiscal Policy	4.0	2.8	3.1	3.0
Debt Policy and Management	3.5	2.8	3.1	3.1
Structural Policies	**3.8**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.5	2.7	2.8	2.8
Business Regulatory Environment	4.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.8**	**3.2**	**3.3**	**3.3**
Gender Equality	3.5	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	4.5	3.6	3.6	3.6
Social Protection and Labor	3.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.6**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	3.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.1	3.3	3.2
Quality of Public Administration	3.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.4	2.6	2.8
Overall CPIA Score	**3.9**	**3.0**	**3.1**	**3.1**

Highlights

- Kenya's free-floating exchange rate allows market fluctuations, with Central Bank interventions as needed. After a successful Eurobond in February 2024, the shilling appreciated 20 percent against the US dollar, recovering from a 30 percent decline, supported by increased remittances, exports, and foreign investment.
- Strong fiscal reforms were implemented, bolstering market confidence and contributing to fiscal sustainability.
- The banking sector's profitability indicators strengthened, leading to increased lending activities.
- Financial access rose in 2024, with mobile money usage at 82.3 percent, driven by digital technology and a closing gender gap.

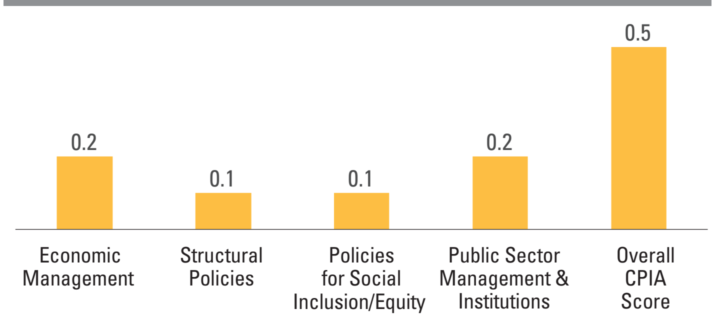
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing clusters	Lowest performing cluster
3.3	—	3.5	2.9
Above IDA Avg.	No change	(Structural Policies and Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	2.3
GDP (current US$, billions)	2.3
GDP per capita (current US$)	971.8
International poverty rate ($2.15 in 2017 PPP)	36.3

2024

Country Policy and Institutional Assessment 2024

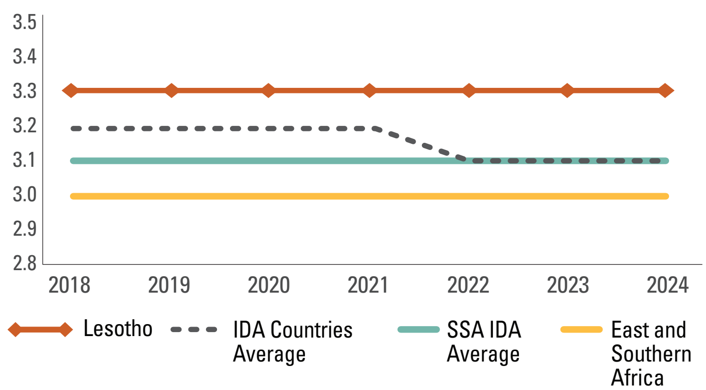
Indicator	Lesotho	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.2**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	3.5	2.8	3.1	3.1
Structural Policies	**3.5**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.0	2.7	2.8	2.8
Business Regulatory Environment	3.5	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.5**	**3.2**	**3.3**	**3.3**
Gender Equality	4.0	3.3	3.3	3.3
Equity of Public Resource Use	3.0	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**2.9**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	2.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.4	2.6	2.8
Overall CPIA Score	**3.3**	**3.0**	**3.1**	**3.1**

Highlights

- Interest rate cuts aimed at stimulating economic recovery while maintaining financial stability have yielded benefits.
- Structural reforms contributed to significant progress in access to financial services through mobile money.
- However, access to traditional banking remains limited, and efforts to strengthen consumer protection and regulatory enforcement are needed.
- Continued reform is necessary to enhance economic resilience and adapt to changing conditions in the financial landscape.
- Lesotho should strengthen its anti-corruption agency, improve asset declaration transparency, enhance public integrity training, and promote greater accountability through regular assessments to combat corruption and improve governance.

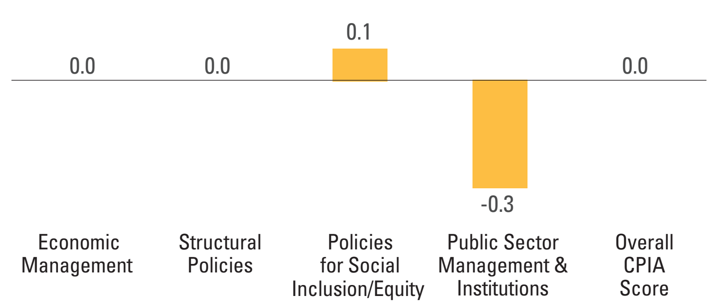
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	▲ 0.1	3.3	2.8
At the IDA Avg.	Increase	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	5.6
GDP (current US$, billions)	4.8
GDP per capita (current US$)	846.3
International poverty rate ($2.15 in 2017 PPP)	26.4

2024

Country Policy and Institutional Assessment 2024

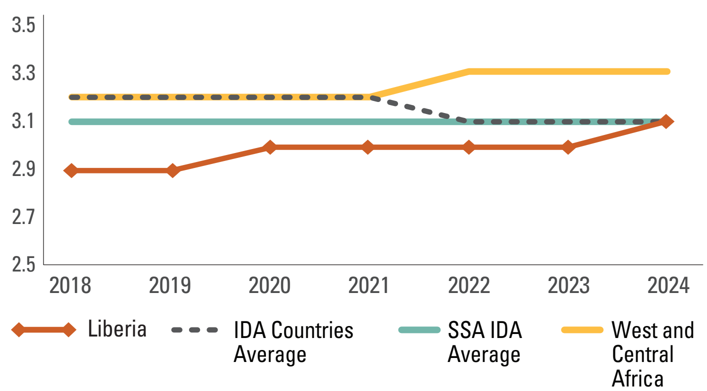
Indicator	Liberia	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.3**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**3.0**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	2.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.1**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	3.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.8**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.8	2.6	2.8
Overall CPIA Score	**3.1**	**3.3**	**3.1**	**3.1**

Highlights

- Monetary policy remained tight in 2024, with a high policy rate resulting in high real interest rates as the inflation rate declined to a single digit.
- Strong progress was made in financial inclusion, particularly through the growing adoption of mobile money, and the country is setting up a modern credit registry.
- The Liberia Revenue Authority has improved tax administration through ITAS and ASYCUDA, leading to better efficiency and a rise in revenue collection. However, there is a need for broader ITAS adoption, enhanced customs processes, and stronger compliance measures.
- Challenges include poor infrastructure limiting access to essential services and a lack of citizen awareness and engagement.

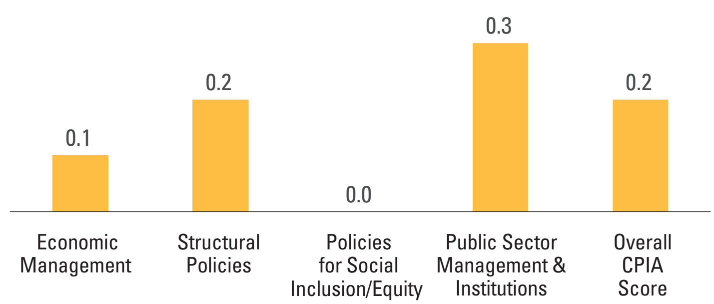
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.3	–	3.7	2.7
Above IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	32.0
GDP (current US$, billions)	17.4
GDP per capita (current US$)	545.0
International poverty rate ($2.15 in 2017 PPP)	80.0

2024

Country Policy and Institutional Assessment 2024

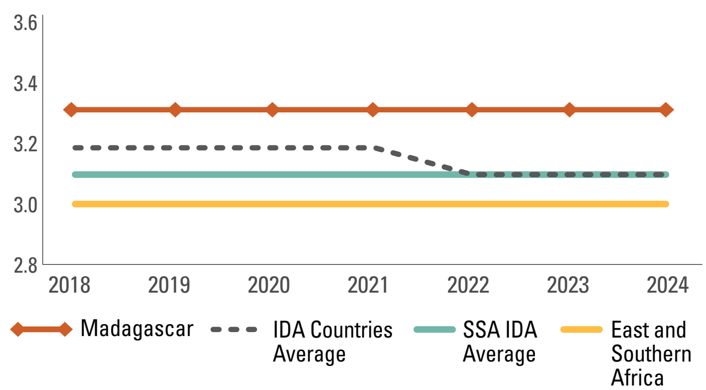
Indicator	Madagascar	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.7**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.1	3.5	3.4
Fiscal Policy	3.0	2.8	3.1	3.0
Debt Policy and Management	4.0	2.8	3.1	3.1
Structural Policies	**3.3**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.0	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.4**	**3.2**	**3.3**	**3.3**
Gender Equality	4.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.1	3.3	3.2
Public Sector Management and Institutions	**2.7**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	2.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.4	2.6	2.8
Overall CPIA Score	**3.3**	**3.0**	**3.1**	**3.1**

Highlights

- The Fiscal Risks Committee and a Credit Risk Analysis Committee were established to improve the management of contingent liabilities.
- The trade information portal, launched in 2024, provides a comprehensive and user-friendly access to export-import regulations.
- New poverty data updated the national poverty map and informed policy targeting, including in social safety nets programs.
- The Inter-Ministerial Committee for the Environment was reformed to improve multi-sector coordination.

Trend

OVERALL CPIA SCORES



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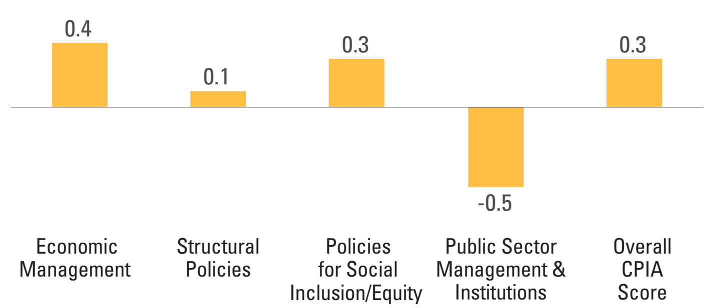

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.0	–	3.5	2.0
Below IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	21.7
GDP (current US$, billions)	11.0
GDP per capita (current US$)	508.4
International poverty rate ($2.15 in 2017 PPP)	71.2

2024

Country Policy and Institutional Assessment 2024

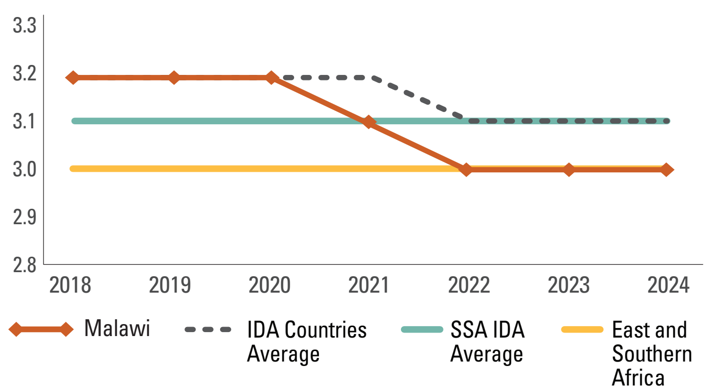
Indicator	Malawi	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.0**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	2.5	3.1	3.5	3.4
Fiscal Policy	1.5	2.8	3.1	3.0
Debt Policy and Management	2.0	2.8	3.1	3.1
Structural Policies	**3.3**	**3.0**	**3.2**	**3.2**
Trade	3.5	3.5	3.7	3.7
Financial Sector	3.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.5**	**3.2**	**3.3**	**3.3**
Gender Equality	3.5	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.0**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	2.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.4	2.6	2.8
Overall CPIA Score	**3.0**	**3.0**	**3.1**	**3.1**

Highlights

- Fragmented policies have proved ineffective in reducing external imbalances and addressing persistent high inflation.
- Recent measures, including an exchange rate adjustment, have not sufficiently improved fiscal discipline and monetization of the deficit.
- Fiscal slippage and limited capacity to adapt to shocks have further widened the fiscal deficit, underscoring the need for cohesive policy implementation.
- Despite challenges, social inclusion policies have shown promise, with increases in social safety net coverage and school feeding programs.
- The financial sector shows significant progress with a large portion of the population accessing formal services, multiple commercial banks, substantial market capitalization, and many households obtaining credit from informal sources like village savings groups.

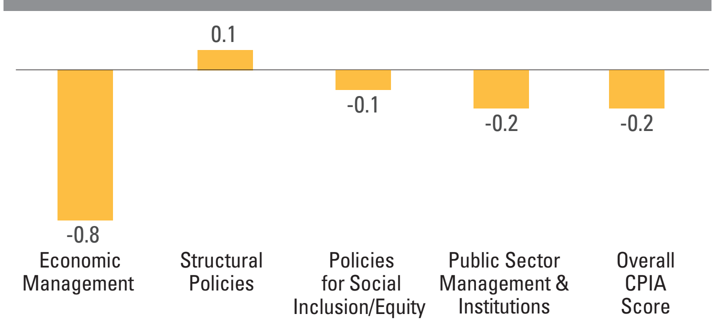
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	▼ 0.1	3.8	2.2
At the IDA Avg.	Decrease	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	24.5
GDP (current US$, billions)	26.6
GDP per capita (current US$)	1,086.2
International poverty rate ($2.15 in 2017 PPP)	21.1

2024

Country Policy and Institutional Assessment 2024

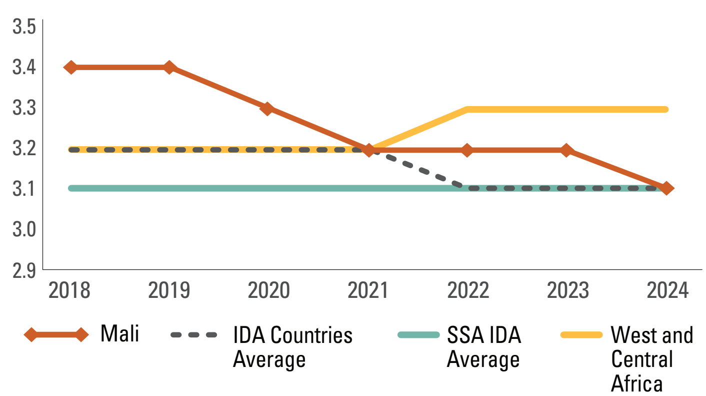
Indicator	Mali	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.8**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	4.0	3.3	3.1	3.1
Structural Policies	**3.2**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	3.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	4.0	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.2**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	2.5	3.4	3.3	3.2
Quality of Public Administration	2.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.0	2.8	2.6	2.8
Overall CPIA Score	**3.1**	**3.3**	**3.1**	**3.1**

Highlights

- Mali's fiscal policy stance in 2024 remained broadly consistent with macroeconomic stability.
- Progress in debt transparency and management has been noted, with advancements like semi-annual debt bulletins and the SIGED 2.0 system for better data integration. However, annual borrowing plans and reports remain partially misaligned with the updated Medium-Term Debt Management Strategy.
- Despite a low health budget, progress includes a 95 percent budget execution and steps toward universal health coverage.
- The Ministry of Education has created a system to collect educational data.
- Lack of communication on decree enforcement has left producers vulnerable to exploitation, creating opportunities for corruption.

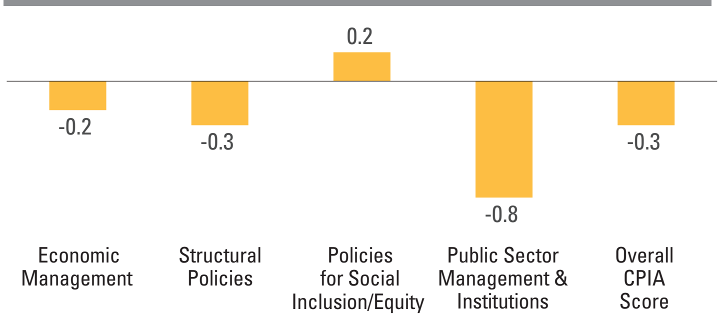
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.6	–	4.0	3.3
Above IDA Avg.	No change	(Economic Management)	(Structural Policies)

Population (millions)	5.2
GDP (current US$, billions)	10.8
GDP per capita (current US$)	2,082.8
International poverty rate ($2.15 in 2017 PPP)	6.5

2024

Country Policy and Institutional Assessment 2024

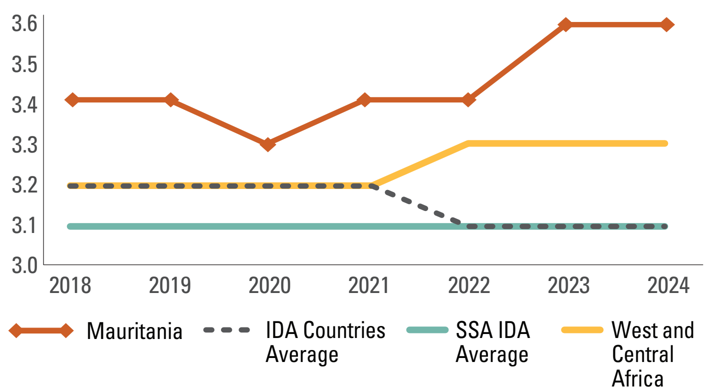
Indicator	Mauritania	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.0**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	4.5	3.3	3.1	3.0
Debt Policy and Management	3.5	3.3	3.1	3.1
Structural Policies	**3.3**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.6**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	4.5	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**3.4**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	4.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.6**	**3.3**	**3.1**	**3.1**

Highlights

- Public investments in infrastructure and strategic policy reforms have supported positive economic developments.
- Inflation moderated further, reflecting effective monetary policy adjustments to gain price stability and improve external balance.
- The fiscal deficit improved substantially, driven by key tax reforms and a countercyclical fiscal policy aimed at macroeconomic stability.
- Significant gender gaps in economic participation persist, highlighting the need for targeted interventions.
- Mauritania needs to improve credit access for micro, small, and medium-sized enterprises; judicial efficiency; credit information systems, and public support, and reduce bank concentration to enhance financial intermediation.

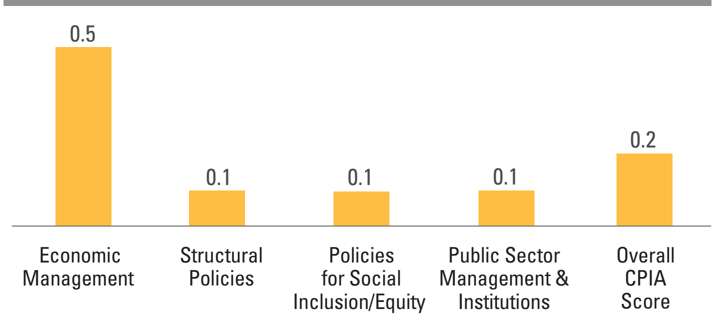
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.1	—	3.3	2.8
At the IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	34.6
GDP (current US$, billions)	22.4
GDP per capita (current US$)	647.3
International poverty rate ($2.15 in 2017 PPP)	75.3

2024

Country Policy and Institutional Assessment 2024

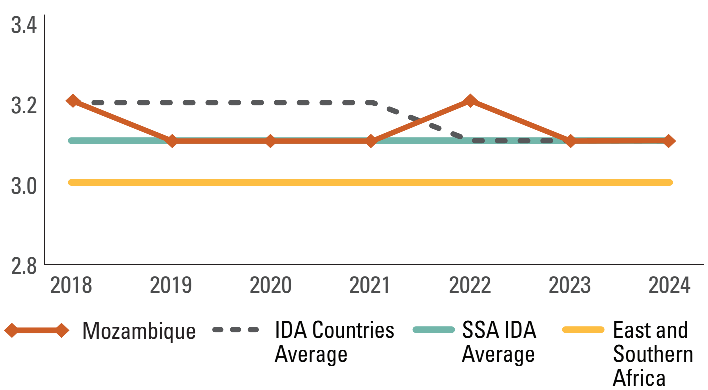
Indicator	Mozambique	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.8**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	2.5	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.2**	**3.3**	**3.3**
Gender Equality	3.5	3.3	3.3	3.3
Equity of Public Resource Use	3.0	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**2.9**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	3.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.0	2.4	2.6	2.8
Overall CPIA Score	**3.1**	**3.0**	**3.1**	**3.1**

Highlights

- Monetary policy has demonstrated resilience in mitigating internal shocks, including those stemming from climatic disruptions and structural vulnerabilities in agriculture.
- Persistent challenges in addressing internal imbalances, such as limited access to affordable credit and slow recovery in non-extractive sectors, have hindered inclusive growth.
- The monetary authority has reduced interest rates to promote economic performance, but fiscal vulnerabilities threaten macroeconomic stability.
- Efforts to enhance governance, particularly in property rights and transparency, are essential for improving overall economic performance.

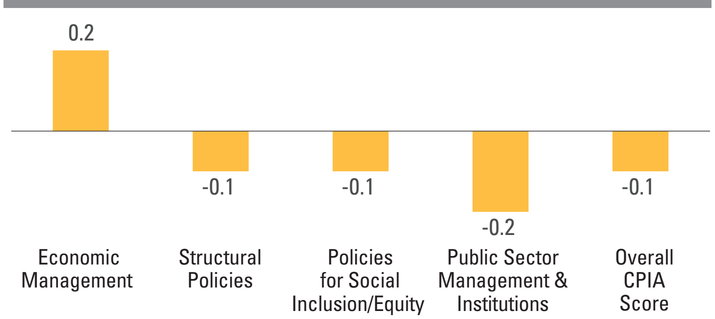
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing clusters	Lowest performing cluster
3.2	▼ 0.2	3.3	2.8
Above IDA Avg.	Decrease	(Economic Management and Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	27.0
GDP (current US$, billions)	19.5
GDP per capita (current US$)	722.7
International poverty rate ($2.15 in 2017 PPP)	45.3

2024

Country Policy and Institutional Assessment 2024

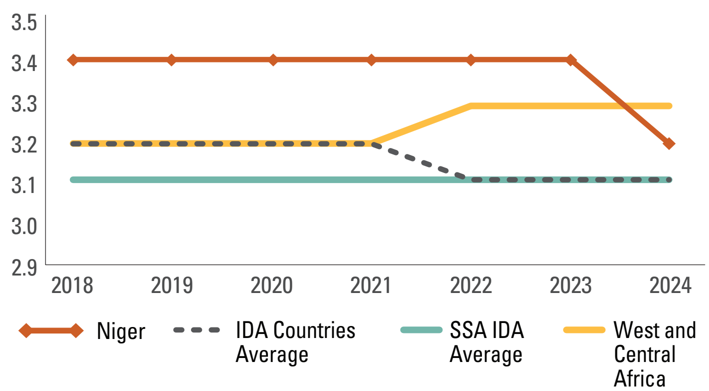
Indicator	Niger	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.3**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	3.0	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**3.2**	**3.3**	**3.2**	**3.2**
Trade	4.0	3.9	3.7	3.7
Financial Sector	2.0	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	4.0	3.5	3.4	3.4
Building Human Resources	3.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.5	3.3	3.2
Public Sector Management and Institutions	**2.8**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.8	2.6	2.8
Overall CPIA Score	**3.2**	**3.3**	**3.1**	**3.1**

Highlights

- Growth in 2024 is estimated to have recovered, with the sanctions lifted in February 2024, the resumption of financing, and the start of large-scale oil exports.
- Mobile classrooms, radio-based education, and community-led initiatives have been employed to reach displaced and nomadic populations.
- Low government revenues and inadequate arrears management led to significant accumulation of new external and domestic arrears.
- Crucial governance institutions have been suspended since the July 2023 coup, impairing regulatory capacity and accountability of the public sector.
- Erosion of oversight has led to compromised transparency, raising concerns about increased risks of corruption and mismanagement.
- Absence of checks and balances calls into question the government's ability to ensure fair competition and protect public funds.

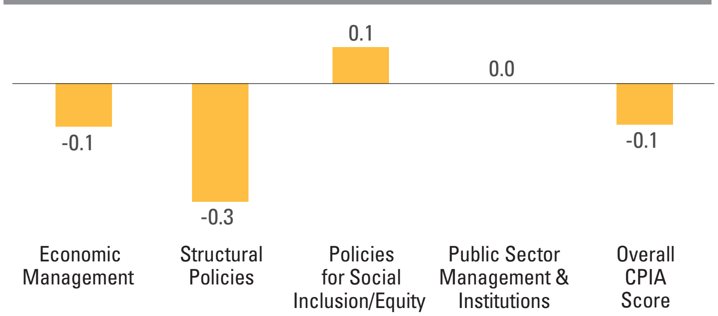
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.2	–	3.7	2.7
Above IDA Avg.	No change	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	232.7
GDP (current US$, billions)	187.8
GDP per capita (current US$)	806.9
International poverty rate ($2.15 in 2017 PPP)	45.8

2024

Country Policy and Institutional Assessment 2024

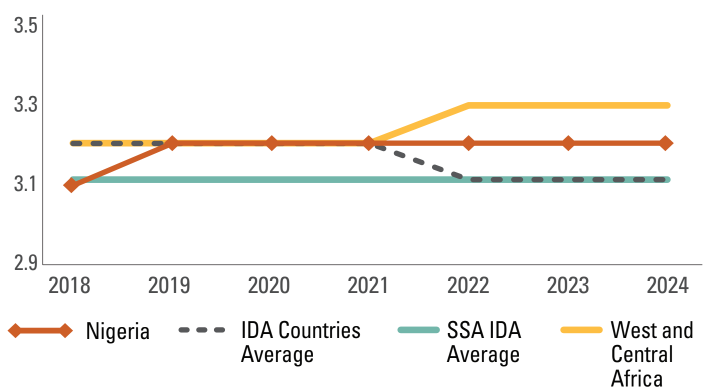
Indicator	Nigeria	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.7**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.7	3.5	3.4
Fiscal Policy	3.5	3.3	3.1	3.0
Debt Policy and Management	4.0	3.3	3.1	3.1
Structural Policies	**3.2**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.4**	**3.3**	**3.3**
Gender Equality	3.0	3.2	3.3	3.3
Equity of Public Resource Use	3.0	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	4.0	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.5	3.3	3.2
Public Sector Management and Institutions	**2.7**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	2.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	2.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.2**	**3.3**	**3.1**	**3.1**

Highlights

- Monetary and exchange rate policies improved due to continued effective foreign exchange reforms and tighter monetary policy.
- Despite high inflation and agricultural struggles, the economy displayed steady economic growth, rising gross reserves, and a current account surplus.
- Ongoing reforms are necessary to sustain growth and address vulnerabilities in key sectors, particularly agriculture and energy.
- Strengthening the financial sector and enhancing regulatory frameworks will be crucial for long-term financial stability.

Trend

OVERALL CPIA SCORES



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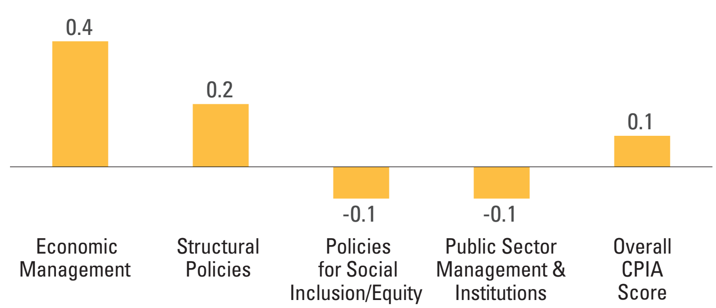

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
4.2	▲ 0.1	4.4	3.9
Above IDA Avg.	Increase	(Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	14.3
GDP (current US$, billions)	14.3
GDP per capita (current US$)	999.7
International poverty rate ($2.15 in 2017 PPP)	47.6

2024

Country Policy and Institutional Assessment 2024

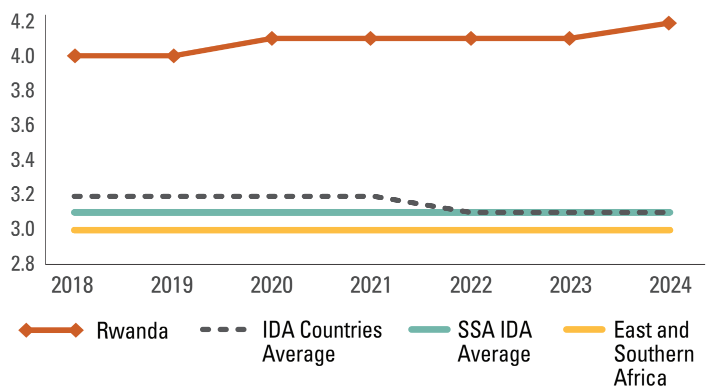
Indicator	Rwanda	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.0**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.1	3.5	3.4
Fiscal Policy	4.0	2.8	3.1	3.0
Debt Policy and Management	4.0	2.8	3.1	3.1
Structural Policies	**4.3**	**3.0**	**3.2**	**3.2**
Trade	4.5	3.5	3.7	3.7
Financial Sector	4.0	2.7	2.8	2.8
Business Regulatory Environment	4.5	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**4.4**	**3.2**	**3.3**	**3.3**
Gender Equality	4.5	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	5.0	3.6	3.6	3.6
Social Protection and Labor	4.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.9**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	4.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	4.5	3.1	3.3	3.2
Quality of Public Administration	4.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.4	2.6	2.8
Overall CPIA Score	**4.2**	**3.0**	**3.1**	**3.1**

Highlights

- The economy has grown due to significant public investments and structural reforms aimed at increasing private sector participation in economic activities.
- The monetary and exchange rate policy framework has focused on achieving external balance and maintaining price stability.
- The central bank has ensured financial stability through regular evaluation of the system and macroprudential policies, partly to minimize liquidity risks for banks.
- The financial sector has seen substantial asset growth driven by higher deposits and increased capitalization.

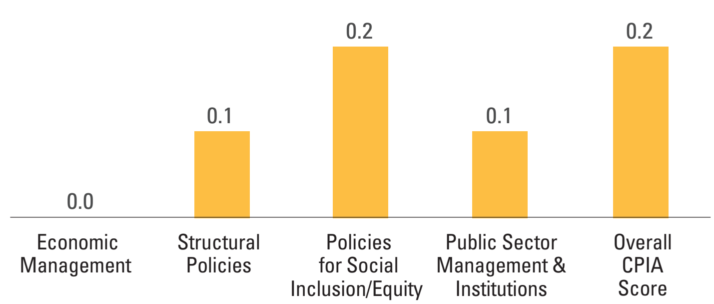
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.0	▲ 0.1	3.3	2.3
Below IDA Avg.	Increase	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	0.2
GDP (current US$, billions)	0.8
GDP per capita (current US$)	3,244.8
International poverty rate ($2.15 in 2017 PPP)	15.8

2024

Country Policy and Institutional Assessment 2024

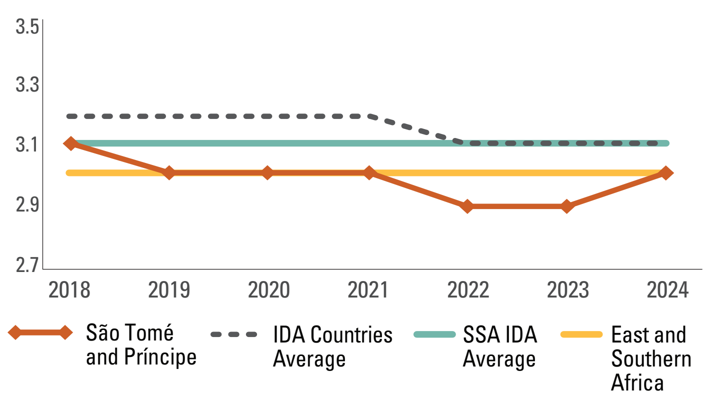
Indicator	São Tomé and Príncipe	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.3**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	2.5	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	2.0	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.3**	**3.2**	**3.3**	**3.3**
Gender Equality	3.5	3.3	3.3	3.3
Equity of Public Resource Use	3.0	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.0**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.4	2.6	2.8
Overall CPIA Score	**3.0**	**3.0**	**3.1**	**3.1**

Highlights

- São Tomé and Príncipe has been facing challenges from rising inflation and a balance of payment shock in 2023 that weakened international reserves, and the authorities are using monetary policy and structural reforms to address these challenges and support the exchange rate peg.
- The government is actively addressing significant fiscal imbalances caused by high fuel import costs, demonstrating a commitment to restoring fiscal sustainability.
- Efforts are underway to improve public debt management, with plans for more consistent reporting and updated strategies.
- The banking system is seeing positive changes, with improvements in nonperforming loans and ongoing enhancements in supervisory practices and setting the stage for increased credit growth and stronger risk management.

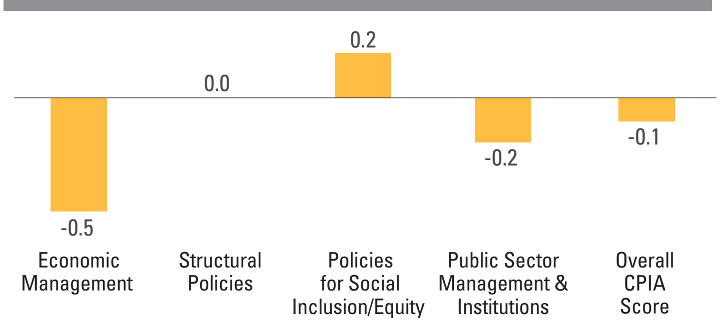
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.6	▼ 0.1	3.8	3.3
Above IDA Avg.	Decrease	(Structural Policies)	(Economic Management)

Population (millions)	18.5
GDP (current US$, billions)	32.3
GDP per capita (current US$)	1,744.0
International poverty rate ($2.15 in 2017 PPP)	8.4

2024

Country Policy and Institutional Assessment 2024

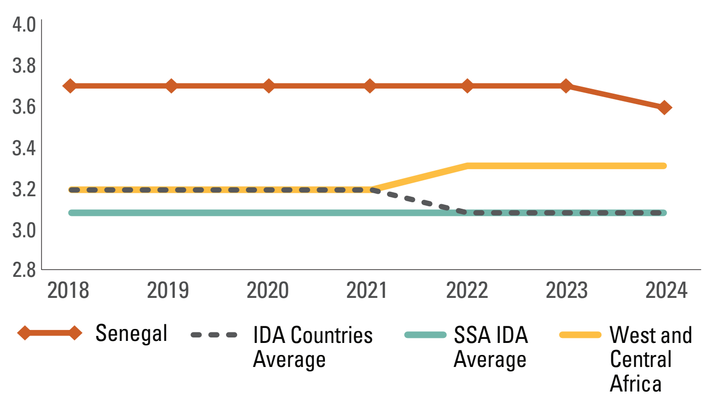
Indicator	Senegal	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.3**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	2.5	3.3	3.1	3.0
Debt Policy and Management	3.5	3.3	3.1	3.1
Structural Policies	**3.8**	**3.3**	**3.2**	**3.2**
Trade	4.5	3.9	3.7	3.7
Financial Sector	3.5	2.8	2.8	2.8
Business Regulatory Environment	3.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.7**	**3.4**	**3.3**	**3.3**
Gender Equality	3.5	3.2	3.3	3.3
Equity of Public Resource Use	4.0	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.5	3.3	3.2
Public Sector Management and Institutions	**3.6**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	3.5	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.5	2.8	2.6	2.8
Overall CPIA Score	**3.6**	**3.3**	**3.1**	**3.1**

Highlights

- Strong monetary and exchange rate policies have contributed to overall economic stability.
- Anticipated increases in oil and gas exports are expected to enhance foreign exchange earnings and improve the current account balance.
- Ongoing reforms in customs administration aim to streamline clearance procedures and modernize information systems, enhancing operational efficiency and revenue collection.
- Vulnerability to global market fluctuations remains a concern, emphasizing the need for additional structural reforms.
- To combat fraud and corruption, the country should enhance transparency in political funding, clarify laws, strengthen the National Office for the Fight against Fraud and Corruption, promote public awareness, encourage civic engagement, and conduct regular audits.

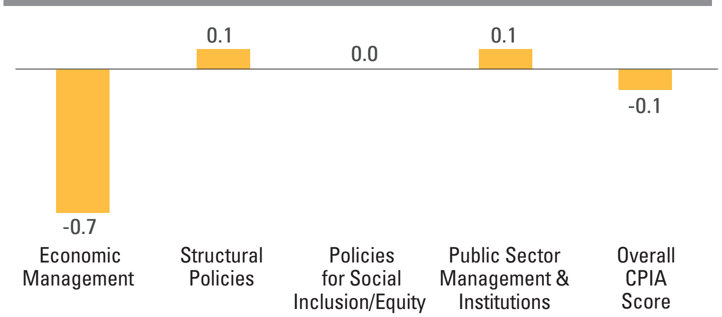
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing clusters
3.1	▼ 0.1	3.6	2.8
At the IDA Avg.	Decrease	(Policies for Social Inclusion and Equity)	(Economic Management and Structural Policies)

Population (millions)	8.6
GDP (current US$, billions)	7.5
GDP per capita (current US$)	873.4
International poverty rate ($2.15 in 2017 PPP)	32.7

2024

Country Policy and Institutional Assessment 2024

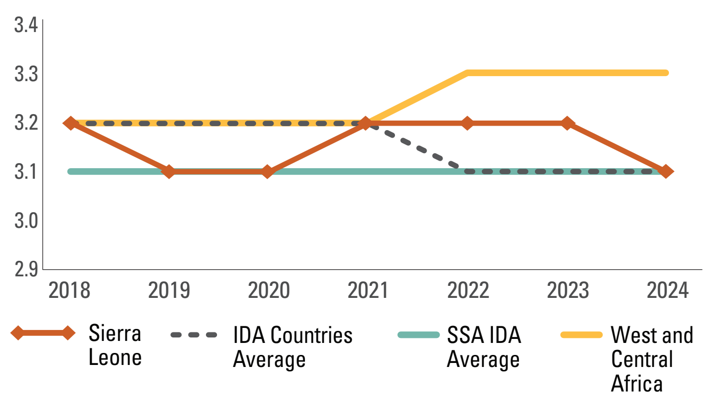
Indicator	Sierra Leone	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.8**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.0	3.7	3.5	3.4
Fiscal Policy	2.5	3.3	3.1	3.0
Debt Policy and Management	3.0	3.3	3.1	3.1
Structural Policies	**2.8**	**3.3**	**3.2**	**3.2**
Trade	3.5	3.9	3.7	3.7
Financial Sector	2.5	2.8	2.8	2.8
Business Regulatory Environment	2.5	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**3.6**	**3.4**	**3.3**	**3.3**
Gender Equality	3.5	3.2	3.3	3.3
Equity of Public Resource Use	3.5	3.5	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.5	3.3	3.2
Public Sector Management and Institutions	**3.0**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.0	3.0	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.1**	**3.3**	**3.1**	**3.1**

Highlights

- The Bank of Sierra Leone struggles with managing monetary policies effectively, while fiscal policy is hindered by low domestic revenue, overspending, and high financing costs, resulting in declining fiscal discipline.
- Progress has been made in gender legal protections with the implementation of regulations under the Gender Equality and Women Empowerment Act, promoting equal access to employment and credit.
- There are significant deficiencies in regulations concerning business exit and competition, necessitating further strengthening despite an adequate framework for business entry.
- The health sector experiences challenges such as many unpaid workers, uneven distribution of trained staff, and shortages of essential supplies, negatively affecting service quality.

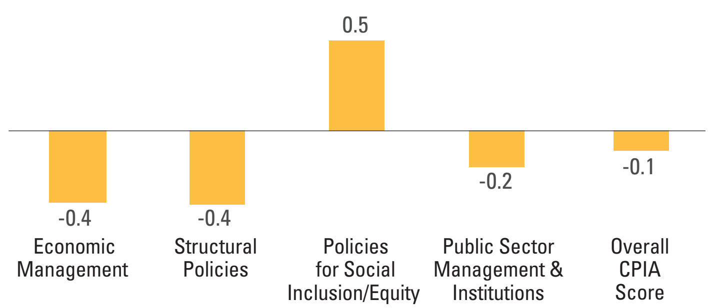
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing clusters	Lowest performing cluster
2.2	–	2.5	1.8
Below IDA Avg.	No change	(Economic Management and Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	19.0
GDP (current US$, billions)	12.1
GDP per capita (current US$)	637.0
International poverty rate ($2.15 in 2017 PPP)	NA

2024

Country Policy and Institutional Assessment 2024

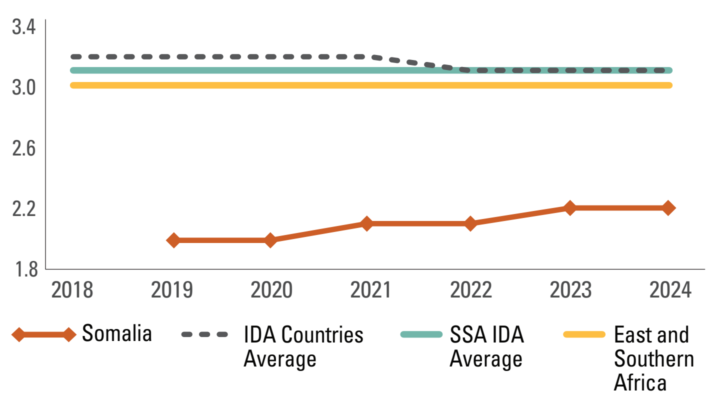
Indicator	Somalia	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.5**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	2.5	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	2.5	2.8	3.1	3.1
Structural Policies	**2.2**	**3.0**	**3.2**	**3.2**
Trade	2.5	3.5	3.7	3.7
Financial Sector	2.0	2.7	2.8	2.8
Business Regulatory Environment	2.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**2.5**	**3.2**	**3.3**	**3.3**
Gender Equality	2.0	3.3	3.3	3.3
Equity of Public Resource Use	3.0	3.3	3.4	3.4
Building Human Resources	2.5	3.6	3.6	3.6
Social Protection and Labor	2.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.5	3.1	3.3	3.2
Public Sector Management and Institutions	**1.8**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	1.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	2.0	3.1	3.3	3.2
Quality of Public Administration	2.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.5	2.4	2.6	2.8
Overall CPIA Score	**2.2**	**3.0**	**3.1**	**3.1**

Highlights

- Macroeconomic stability has continued to strengthen despite frequent shocks amid widespread fragility and conflict.
- Following the Heavily Indebted Poor Countries Initiative in 2023, the debt outlook shifted from high risk of debt distress to the moderate risk category.
- Strengthened institutional structures for debt management are ongoing; the Debt Management Unit is now central to all debt-related activities.
- However, low revenue mobilization continues to pose a challenge to the fiscal position, highlighting the need for comprehensive tax structure reforms.

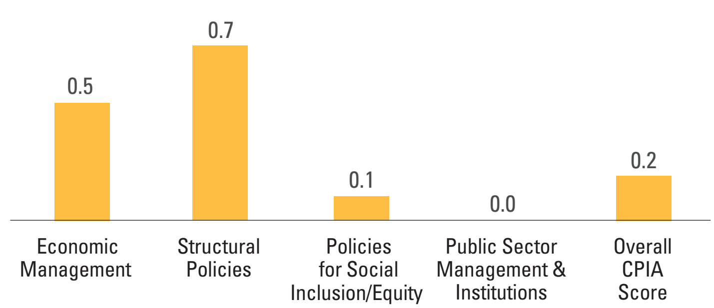
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2019 TO 2024



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Note: 2019 was the first year Somalia was included in the CPIA assessment and its ratings made public.

Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
1.6	▼ 0.1	2.0	1.3
Below IDA Avg.	Decrease	(Structural Policies)	(Public Sector Management and Institutions)

Population (millions)	11.9
GDP (current US$, billions)	6.5
GDP per capita (current US$)	543.9
International poverty rate ($2.15 in 2017 PPP)	92.1

2024

Country Policy and Institutional Assessment 2024

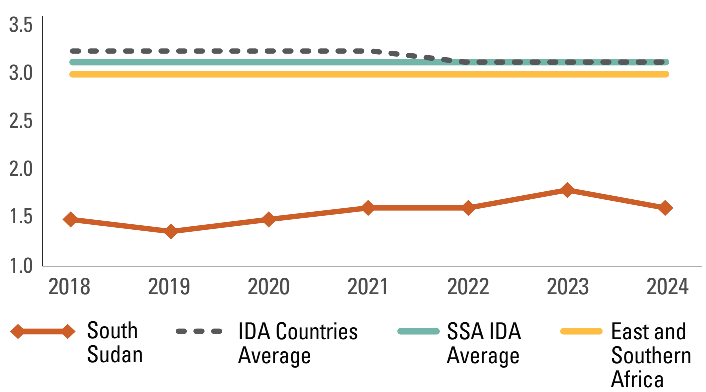
Indicator	South Sudan	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**1.5**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	1.5	3.1	3.5	3.4
Fiscal Policy	1.5	2.8	3.1	3.0
Debt Policy and Management	1.5	2.8	3.1	3.1
Structural Policies	**2.0**	**3.0**	**3.2**	**3.2**
Trade	2.5	3.5	3.7	3.7
Financial Sector	2.0	2.7	2.8	2.8
Business Regulatory Environment	1.5	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**1.7**	**3.2**	**3.3**	**3.3**
Gender Equality	1.5	3.3	3.3	3.3
Equity of Public Resource Use	2.0	3.3	3.4	3.4
Building Human Resources	2.5	3.6	3.6	3.6
Social Protection and Labor	1.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	1.0	3.1	3.3	3.2
Public Sector Management and Institutions	**1.3**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	1.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	1.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	2.0	3.1	3.3	3.2
Quality of Public Administration	1.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.0	2.4	2.6	2.8
Overall CPIA Score	**1.6**	**3.0**	**3.1**	**3.1**

Highlights

- Reforms in monetary policy and exchange rates, initiated in 2021, have faced disruption largely due to supply-side shocks in the oil sector.
- The central bank has struggled with exchange rate management, relying heavily on the Term Deposit Facility and suspending interventions in the foreign exchange market.
- Renewed monetization of the fiscal deficit has led to accelerated depreciation of the exchange rate, an expanding parallel market premium, and increased inflation.
- To improve governance, it is essential to finalize the constitution and electoral framework, empower the National Elections Commission, implement strong anti-corruption measures, and protect citizens' right to access public information.

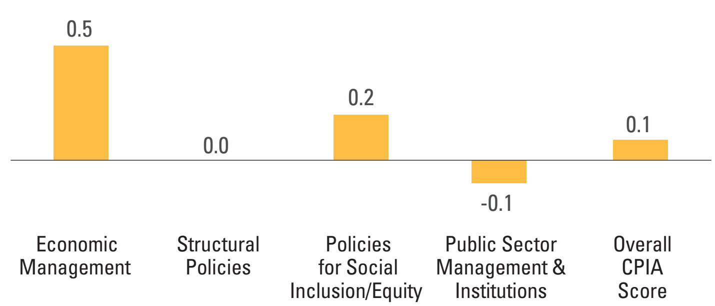
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
1.8	▼ 0.2	2.1	1.5
Below IDA Avg.	Decrease	(Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	50.4
GDP (current US$, billions)	49.9
GDP per capita (current US$)	989.3
International poverty rate ($2.15 in 2017 PPP)	71.0

2024

Country Policy and Institutional Assessment 2024

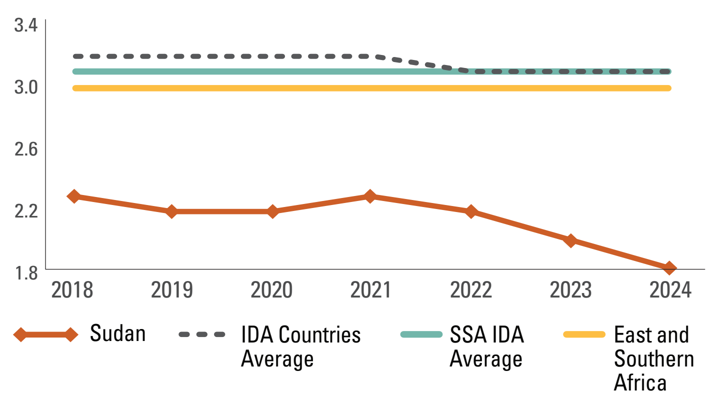
Indicator	Sudan	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**1.8**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	2.0	3.1	3.5	3.4
Fiscal Policy	2.0	2.8	3.1	3.0
Debt Policy and Management	1.5	2.8	3.1	3.1
Structural Policies	**1.8**	**3.0**	**3.2**	**3.2**
Trade	2.0	3.5	3.7	3.7
Financial Sector	1.5	2.7	2.8	2.8
Business Regulatory Environment	2.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**2.1**	**3.2**	**3.3**	**3.3**
Gender Equality	2.5	3.3	3.3	3.3
Equity of Public Resource Use	1.5	3.3	3.4	3.4
Building Human Resources	2.0	3.6	3.6	3.6
Social Protection and Labor	2.5	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	2.0	3.1	3.3	3.2
Public Sector Management and Institutions	**1.5**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	1.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	1.5	3.1	3.3	3.2
Quality of Public Administration	2.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	1.0	2.4	2.6	2.8
Overall CPIA Score	**1.8**	**3.0**	**3.1**	**3.1**

Highlights

- Ongoing conflict since early 2023 has led to a significant decline in economic activity, which crippled external trade and led to a downgrade in trade ratings.
- The destruction of more than 600 factories severely impacted domestic trade and increased reliance on imports of essential goods.
- The Rule of Law Index fell considerably, highlighting the lack of property rights and independent judiciary.
- Corruption remains widespread, with the judiciary influenced by other branches of government under the state of emergency, further eroding legal protection.
- To reduce corruption, it is vital to operationalize the Anti-Corruption Commission, enhance budget transparency and promote responsible oversight of security forces and state-owned enterprises.

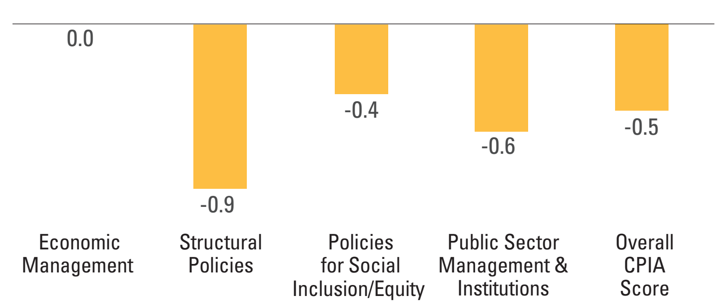
Trend

OVERALL CPIA SCORES



Progress

CHANGE IN CPIA SCORES FROM 2018 TO 2024



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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing clusters
3.6	▲ 0.1	4.2	3.2
Above IDA Avg.	Increase	(Economic Management)	(Structural Policies and Public Sector Management and Institutions)

Population (millions)	68.6
GDP (current US$, billions)	78.8
GDP per capita (current US$)	1,185.7
International poverty rate ($2.15 in 2017 PPP)	42.9

2024

Country Policy and Institutional Assessment 2024

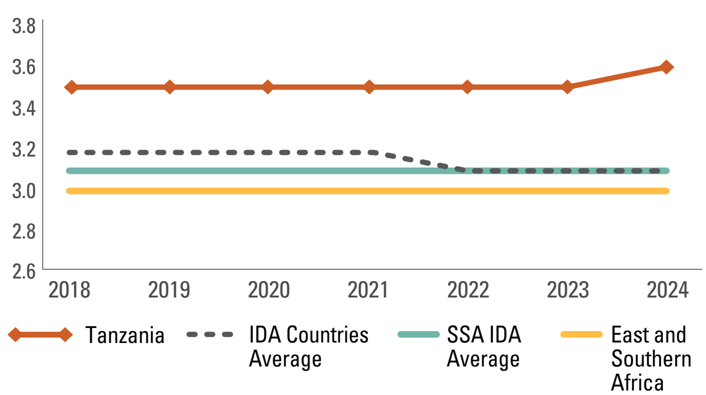
Indicator	Tanzania	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**4.2**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.5	3.1	3.5	3.4
Fiscal Policy	4.0	2.8	3.1	3.0
Debt Policy and Management	4.0	2.8	3.1	3.1
Structural Policies	**3.2**	**3.0**	**3.2**	**3.2**
Trade	3.5	3.5	3.7	3.7
Financial Sector	3.0	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.7**	**3.2**	**3.3**	**3.3**
Gender Equality	3.5	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	4.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.0	3.1	3.3	3.2
Public Sector Management and Institutions	**3.2**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	3.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.4	2.6	2.8
Overall CPIA Score	**3.6**	**3.0**	**3.1**	**3.1**

Highlights

- Tanzania has strengthened its external balances, supported by strong services exports and favorable terms of trade.
- The country expanded the tax base, reduced the informal sector, and controlled exemptions, with improvements in administration, staff training, Electronic Fiscal Device enforcement, and risk-based recovery actions.
- The reversal of the ban on young mothers' school re-entry and improved secondary school transition rates for girls have occurred. While some legislative gaps exist, laws and frameworks support women's human capital.
- Tanzania can enhance public funds and procurement management by strengthening financial controls, ensuring transparency, training officials, utilizing the National e-Procurement System, and encouraging public engagement.

Trend

OVERALL CPIA SCORES



Progress

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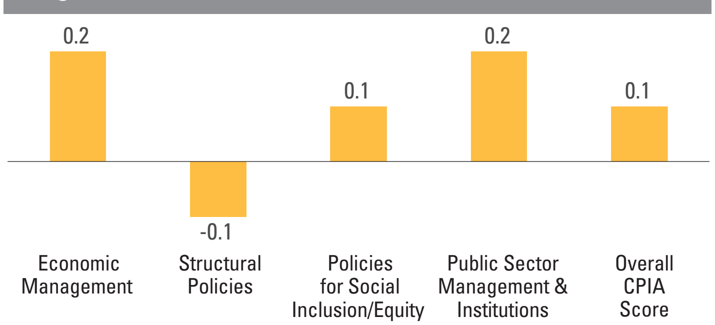

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Quick Facts

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3.8	–	4.0	3.4
Above IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Public Sector Management and Institutions)

Population (millions)	9.5
GDP (current US$, billions)	9.9
GDP per capita (current US$)	1,043.1
International poverty rate ($2.15 in 2017 PPP)	24.8

2024

Country Policy and Institutional Assessment 2024

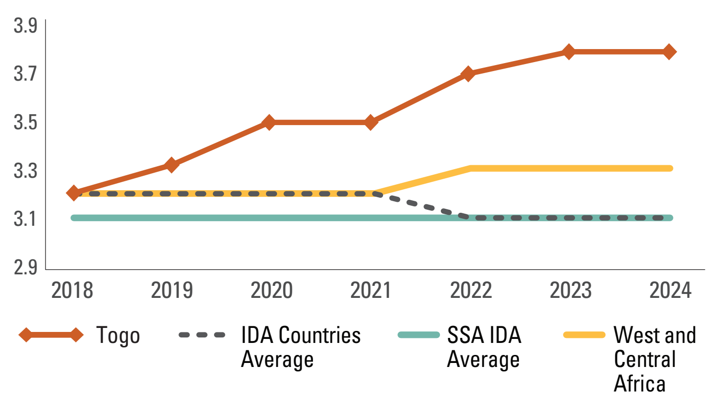
Indicator	Togo	West and Central Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.8**	**3.5**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.7	3.5	3.4
Fiscal Policy	4.0	3.3	3.1	3.0
Debt Policy and Management	3.5	3.3	3.1	3.1
Structural Policies	**3.8**	**3.3**	**3.2**	**3.2**
Trade	4.5	3.9	3.7	3.7
Financial Sector	3.0	2.8	2.8	2.8
Business Regulatory Environment	4.0	3.1	3.0	3.0
Policies for Social Inclusion and Equity	**4.0**	**3.4**	**3.3**	**3.3**
Gender Equality	4.0	3.2	3.3	3.3
Equity of Public Resource Use	4.5	3.5	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.5	3.2	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.5	3.5	3.3	3.2
Public Sector Management and Institutions	**3.4**	**3.0**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.9	2.7	2.8
Quality of Budgetary and Financial Management	3.5	3.0	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.4	3.3	3.2
Quality of Public Administration	3.0	3.0	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	3.0	2.8	2.6	2.8
Overall CPIA Score	**3.8**	**3.3**	**3.1**	**3.1**

Highlights

- Economic performance improved due to sound structural reforms, macroeconomic stability, and investments in public infrastructure.
- Togo has made significant improvements in domestic resource mobilization efforts. The government has developed and released a Revenue Mobilization Plan to mobilize additional resources equivalent to 0.5 percent of gross domestic product annually.
- Togo launched the Privileged Partnership Framework Program (CPP) to simplify customs clearance for certified reliable operators and enhance trade efficiency.
- Efforts to enhance the accountability and performance of state-owned enterprises have continued alongside public procurement reforms.
- The banking sector has remained robust, with significant growth in financial services and data collection efforts to track household welfare.

Trend

OVERALL CPIA SCORES



Progress

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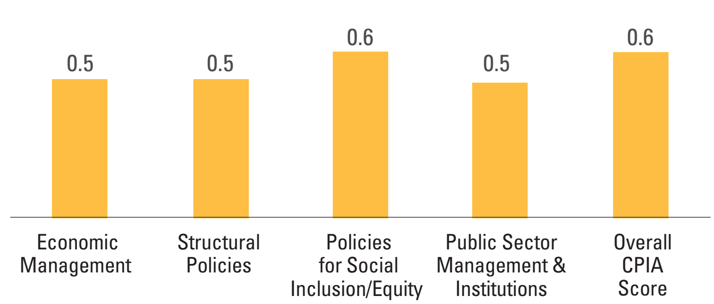

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.5	▼ 0.1	3.8	3.3
Above IDA Avg.	Decrease	(Economic Management)	(Public Sector Management and Institutions)

Population (millions)	50.0
GDP (current US$, billions)	53.7
GDP per capita (current US$)	1,072.7
International poverty rate ($2.15 in 2017 PPP)	41.5

2024

Country Policy and Institutional Assessment 2024

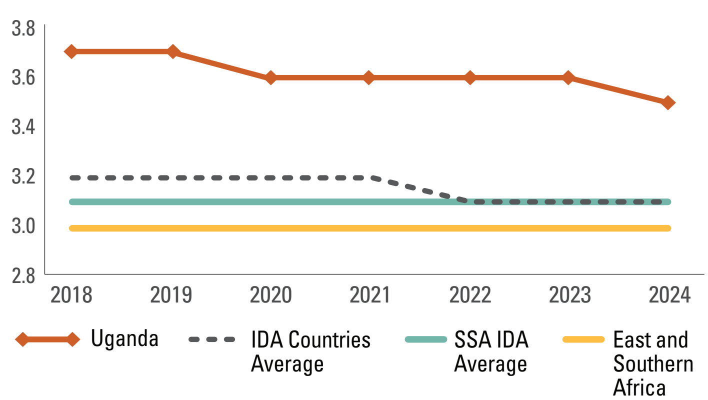
Indicator	Uganda	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.8**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	4.0	3.1	3.5	3.4
Fiscal Policy	3.5	2.8	3.1	3.0
Debt Policy and Management	4.0	2.8	3.1	3.1
Structural Policies	**3.5**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.4**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**3.3**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	3.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.5	3.1	3.3	3.2
Quality of Public Administration	3.5	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.4	2.6	2.8
Overall CPIA Score	**3.5**	**3.0**	**3.1**	**3.1**

Highlights

- Prudent monetary and exchange rate policies continued to help keep inflation in check. Lower food prices have significantly impacted consumer spending and overall economic trends. This shift has led to increased affordability for households, potentially boosting consumption in other sectors.
- Bureaucratic challenges in cross-border trade were due to recent vehicle and sanitary regulation and poor interagency coordination.
- Infrastructure improvements have been hampered by inadequate communication among agencies, limiting the benefits of new projects.
- Continued efforts are necessary to streamline trade processes and enhance cross-border cooperation.

Trend

OVERALL CPIA SCORES



Progress

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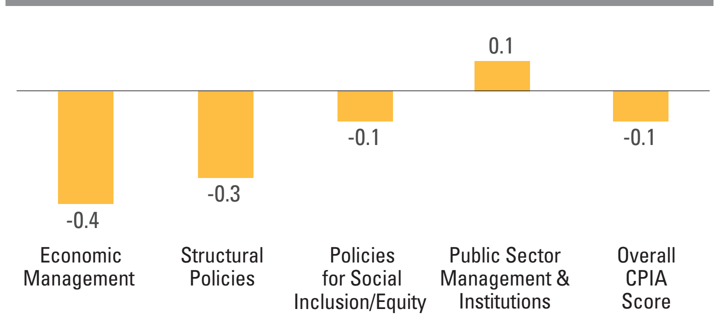

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.3	▲ 0.1	3.8	2.9
Above IDA Avg.	Increase	(Structural Policies)	(Public Sector Management and Institutions)

Population (millions)	21.3
GDP (current US$, billions)	26.3
GDP per capita (current US$)	1,235.1
International poverty rate ($2.15 in 2017 PPP)	63.1

2024

Country Policy and Institutional Assessment 2024

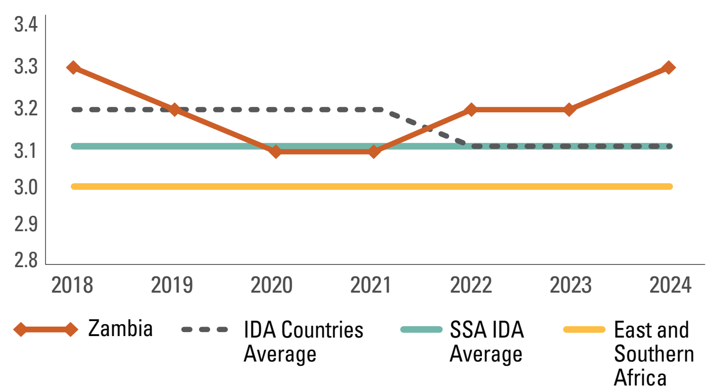
Indicator	Zambia	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**3.0**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	3.5	3.1	3.5	3.4
Fiscal Policy	2.5	2.8	3.1	3.0
Debt Policy and Management	3.0	2.8	3.1	3.1
Structural Policies	**3.8**	**3.0**	**3.2**	**3.2**
Trade	4.0	3.5	3.7	3.7
Financial Sector	3.5	2.7	2.8	2.8
Business Regulatory Environment	4.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.4**	**3.2**	**3.3**	**3.3**
Gender Equality	3.0	3.3	3.3	3.3
Equity of Public Resource Use	4.0	3.3	3.4	3.4
Building Human Resources	3.5	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	3.5	3.1	3.3	3.2
Public Sector Management and Institutions	**2.9**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	3.0	2.5	2.7	2.8
Quality of Budgetary and Financial Management	3.0	2.7	2.9	2.9
Efficiency of Revenue Mobilization	3.0	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.4	2.6	2.8
Overall CPIA Score	**3.3**	**3.0**	**3.1**	**3.1**

Highlights

- The country encountered challenges related to inflation but implemented appropriate monetary policies to address economic instability amid a harsh drought affecting agriculture and electricity production.
- Movement from debt distress to a high-risk rating indicated some progress.
- Significant strides to ensure access to information on public financial activities have been made, alongside efforts to streamline land administration and management.
- Zambia needs to reform its laws, strengthen the Anti-Corruption Commission, and involve the public to tackle corruption and restore trust.

Trend

OVERALL CPIA SCORES



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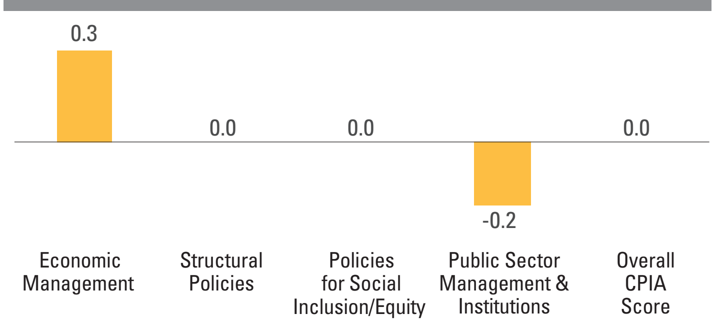

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Quick Facts

CPIA Score	Change from previous year	Highest performing cluster	Lowest performing cluster
3.0	–	3.7	2.5
Below IDA Avg.	No change	(Policies for Social Inclusion and Equity)	(Economic Management)

Population (millions)	16.6
GDP (current US$, billions)	44.2
GDP per capita (current US$)	2,656.4
International poverty rate ($2.15 in 2017 PPP)	37.7

2024

Country Policy and Institutional Assessment 2024

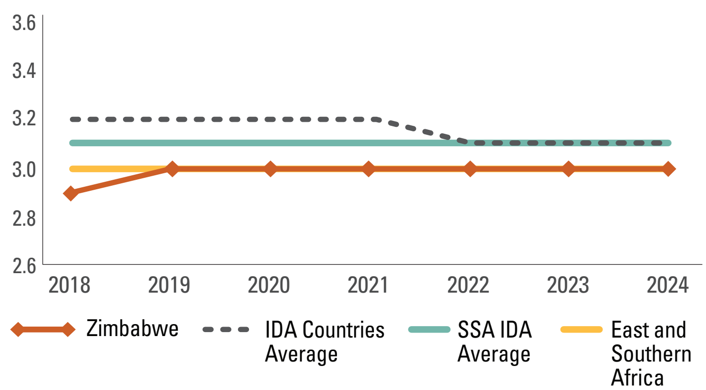
Indicator	Zimbabwe	East and Southern Africa	SSA IDA Average	IDA Borrowers Average
Economic Management	**2.5**	**2.9**	**3.2**	**3.2**
Monetary and Exchange Rate Policy	2.0	3.1	3.5	3.4
Fiscal Policy	3.0	2.8	3.1	3.0
Debt Policy and Management	2.5	2.8	3.1	3.1
Structural Policies	**2.8**	**3.0**	**3.2**	**3.2**
Trade	3.0	3.5	3.7	3.7
Financial Sector	2.5	2.7	2.8	2.8
Business Regulatory Environment	3.0	2.9	3.0	3.0
Policies for Social Inclusion and Equity	**3.7**	**3.2**	**3.3**	**3.3**
Gender Equality	4.0	3.3	3.3	3.3
Equity of Public Resource Use	3.5	3.3	3.4	3.4
Building Human Resources	4.0	3.6	3.6	3.6
Social Protection and Labor	3.0	3.0	3.1	3.0
Policies and Institutions for Environmental Sustainability	4.0	3.1	3.3	3.2
Public Sector Management and Institutions	**2.9**	**2.7**	**2.9**	**2.9**
Property Rights and Rule-Based Governance	2.5	2.5	2.7	2.8
Quality of Budgetary and Financial Management	2.5	2.7	2.9	2.9
Efficiency of Revenue Mobilization	4.0	3.1	3.3	3.2
Quality of Public Administration	3.0	2.7	2.8	2.8
Transparency, Accountability, and Corruption in the Public Sector	2.5	2.4	2.6	2.8
Overall CPIA Score	**3.0**	**3.0**	**3.1**	**3.1**

Highlights

- Although inflation has been high in recent years, the fiscal deficit in 2024 was below 3 percent of gross domestic product despite high demand for social safety net programs due to severe drought conditions.
- The government introduced new revenue-enhancing measures, including a wealth tax and progressive taxes on luxury goods, contributing to overall revenue improvement.
- A significant legal change allowed beneficiaries of the land redistribution program to convert leases into tenure, facilitating access to finance for agricultural development.
- Despite progress in social inclusion and equity, concerns persist about budget controls and adherence to public financial management standards.

Trend

OVERALL CPIA SCORES



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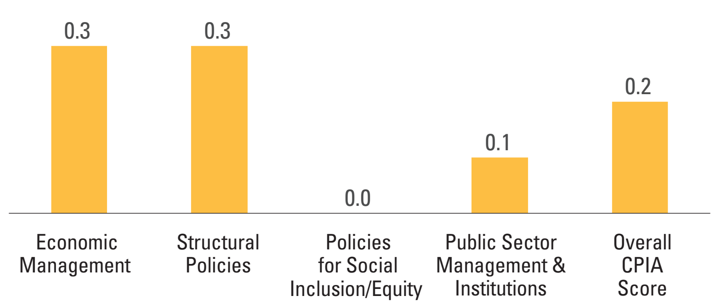

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Appendix A: CPIA Components

A. Economic Management

1. Monetary and Exchange Rate Policy: *The quality of monetary/exchange rate policies in a coherent macroeconomic policy framework.*
2. Fiscal Policy: *The quality of fiscal policy as regards stabilization (achieving macroeconomic policy objectives in conjunction with coherent monetary and exchange rate policies, smoothing business cycle fluctuations, and accommodating shocks) and resource allocation (appropriate provisioning of public goods).*
3. Debt Policy and Management: *The degree of appropriateness of the country's debt management strategy for ensuring medium-term debt sustainability and minimizing budgetary risks.*

B. Structural Policies

4. Trade: *The extent to which the policy framework fosters regional and global integration in goods and services, focusing on the trade policy regime (tariffs, non-tariff barriers, and barriers to trade in services) and trade facilitation.*
5. Financial Sector: *The quality of policies and regulations that affect financial sector development in three dimensions: (a) financial stability; (b) the sector's efficiency, depth, and resource mobilization strength; and (c) access to financial services.*
6. Business Regulatory Environment: *The extent to which the legal, regulatory, and policy environment helps or hinders private businesses in investing, creating jobs, and becoming more productive.*

C. Policies for Social Inclusion and Equity

7. Gender Equality: *The extent to which policies, laws, and institutions (a) promote equal access for men and women to human capital development, (b) promote equal access for men and women to productive and economic resources, and (c) give men and women equal status and protection under the law.*
8. Equity of Public Resource Use: *The extent to which the pattern of public expenditures and revenue collection affects the poor and is consistent with national poverty reduction priorities.*
9. Building Human Resources: *The quality of national policies and public and private sector delivery in health and education.*
10. Social Protection and Labor: *Policies promoting risk prevention by supporting savings and risk pooling through social insurance, protection against destitution through redistributive safety net programs, and promotion of human capital development and income generation, including labor market programs.*
11. Policies and Institutions for Environmental Sustainability: *The extent to which environmental policies and institutions foster the protection and sustainable use of natural resources and the management of pollution.*

D. Public Sector Management and Institutions

12. Property Rights and Rule-Based Governance: *The extent to which economic activity is facilitated by an effective legal system and rule-based governance structure in which property and contract rights are reliably respected and enforced.*
13. Quality of Budgetary and Financial Management: *The extent to which there is (a) a comprehensive and credible budget, linked to policy priorities; (b) effective financial management systems to ensure that the budget is implemented as intended in a controlled and predictable way; and (c) timely and accurate accounting and fiscal reporting, including timely audits of public accounts and effective arrangements for follow-up.*
14. Efficiency of Revenue Mobilization: *Assesses the overall pattern of revenue mobilization, not only the tax structure as it exists on paper, but revenues from all sources as they are actually collected.*
15. Quality of Public Administration: *The core administration defined as the civilian central government (and subnational governments, to the extent that their size or policy responsibilities are significant), excluding health and education personnel and police.*
16. Transparency, Accountability, and Corruption in the Public Sector: *The extent to which the executive, legislators, and other high-level officials can be held accountable for their use of funds, administrative decisions, and results obtained.*

Appendix B: Country Groups and Classification

TABLE B.1: Country Grouping by Fragility

Sub-Saharan Africa IDA countries		Non-Sub-Saharan Africa IDA economies	
Fragile and conflict affected	Non-fragile	Fragile and conflict affected	Non-fragile
Burkina Faso	Benin	Afghanistan	Bangladesh
Burundi	Cabo Verde	Haiti	Belize
Cameroon	Côte d'Ivoire	Iraq*	Bhutan
Central African Republic	Eswatini	Kiribati	Cambodia
Chad	The Gambia	Kosovo	Djibouti
Comoros	Ghana	Lebanon*	Dominica
Congo, Dem. Rep.	Guinea	Libya*	Fiji
Congo, Rep.	Kenya	Marshall Islands	Grenada
Ertirea	Lesotho	Micronesia, Fed. Sts.	Guyana
Ethiopia	Liberia	Myanmar	Honduras
Guinea-Bissau	Madagascar	Papua New Guinea	Kyrgyz Republic
Mali	Malawi	Solomon Islands	Lao PDR
Mozambique	Mauritania	Syrian Arab Republic*	Maldives
Niger	Rwanda	Timor-Leste	Nepal
Nigeria	Senegal	Tuvalu	Nicaragua
São Tomé and Príncipe	Sierra Leone	Ukraine*	Pakistan
Somalia	Tanzania	Venezuela, RB*	Samoa
South Sudan	Togo	West Bank and Gaza*	Sri Lanka
Sudan	Uganda	Yemen, Rep.	St. Lucia
Zimbabwe	Zambia		St. Vincent and the Grenadines
			Suriname
			Tajikistan
			Tonga
			Uzbekistan
			Vanuatu

Note for fragile countries: This country group classification is based on the Fragile and Conflict-affected Situations List for fiscal year 2025. It classifies countries based on the nature and severity of the issues they face. Fragile countries are defined as those with one or more of the following: (a) the weakest institutional and policy environment, based on a revised, harmonized CPIA score for IDA countries (for which CPIA scores are disclosed) that is below 3.0; or (b) the presence of a United Nations peacekeeping operation, because this reflects a decision by the international community that a significant investment is needed to maintain peace and stability; or (c) flight across borders of 2,000 or more per 100,000 population, who are internationally regarded as refugees in need of international protection, as this signals a major political or security crisis. The classification uses the following categories:

1. Countries with high levels of institutional and social fragility, identified based on publicly available indicators that measure the quality of policies and institutions and manifestations of fragility.
2. Countries affected by violent conflict, identified based on a threshold number of conflict-related deaths relative to the population.

* The analysis does not include Iraq, Lebanon, Libya, the República Bolivariana de Venezuela, the Syrian Arab Republic, Ukraine, and the West Bank and Gaza. These economies do not have CPIA data.

TABLE B.2: Eastern and Southern Africa Country Classification

Resource-rich countries		Non-resource-rich countries	
Oil	Metals & minerals		
South Sudan	Congo, Dem. Rep.	Burundi	Mozambique
	Zambia	Comoros	Rwanda
		Eritrea	São Tomé and Príncipe
		Eswatini	Somalia
		Ethiopia	Sudan
		Kenya	Tanzania
		Lesotho	Uganda
		Madagascar	Zimbabwe
		Malawi	

Note: Since July 2020, for operational purposes, the World Bank Africa Region has been split into two subregions—Western and Central Africa and Eastern and Southern Africa. The analysis in this report reflects this setup. IBRD countries are excluded from the analysis. Resource-rich countries are those with rents from natural resources (excluding forests) that exceed 10 percent of gross domestic product.

TABLE B.3: Western and Central Africa Country Classification

Resource-rich countries		Non-resource-rich countries	
Oil	Metals & minerals		
Chad	Guinea	Benin	The Gambia
Congo, Rep.	Liberia	Burkina Faso	Ghana
Nigeria	Mauritania	Cabo Verde	Guinea-Bissau
	Niger	Cameroon	Mali
	Sierra Leone	Central African Republic	Senegal
		Côte d'Ivoire	Togo

Note: Since July 2020, for operational purposes, the World Bank Africa Region has been split into two subregions—Western and Central Africa and Eastern and Southern Africa. The analysis in this report reflects this setup. IBRD countries are excluded from the analysis. Resource-rich countries are those with rents from natural resources (excluding forests) that exceed 10 percent of gross domestic product.

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This report is produced by the
Office of the Chief Economist for the Africa Region.

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