This project is funded by the European Union

GrEEn

Going GrEEn for a sustainable future

GrEEn Progress Report

Year 3

Impact Capital for Development

GrEEn
Progress Report
Year 3

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Photos: © UNCDF GrEEn Project

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GrEEn is a four-year action from the European Union under the European Union Emergency Trust Fund for Africa, the Embassy of the Kingdom of the Netherlands in Ghana, UNCDF and SNV under the patronage of the Ghanaian Ministry of Local Government, Decentralization and Rural Development.

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Acronyms

ACCAF	Assessing Climate Change Adaptation Framework
APA	Annual Performance Assessment
CfW	Cash for Work
COP	Conference of the Parties
D2MR	Direct to Merchant Remittance
DPAT	District Performance Assessment Tool
E-DASH	Electronic Daily Attendance Sheet
EPA	Environmental Protection Agency
EU	European Union
EUR	Euro
EUTF	European Union Emergency Trust Fund
FSP	Financial Service Provider
GHS	Ghanaian Cedi
GPS	Global Positioning System
GrEEn	Boosting Green Employment and Enterprise Opportunities in Ghana
IVR	Interactive Voice Response
KYC	Know Your Customer
LoCAL	Local Climate Adaptive Living Facility
MLGDRD	Ministry of Local Government, Decentralization and Rural Development
MMDA	Metropolitan, Municipal and District Assembly
MoCD	Ministry of Communication and Digitalization
MSMEs	Micro, Small and Medium-Sized Enterprises
MTO	Money Transfer Operator
OYE	Opportunities for Youth Employment
PBCRG	Performance-Based Climate Resilience Grant
SDG	Sustainable Development Goal
SEC	Securities and Exchange Commission
SMEs	Small and Medium-Sized Enterprises
SNV	Netherlands Development Organisation
UN	United Nations
UNCDF	United Nations Capital Development Fund
UNFCCC	United Nations Framework Convention on Climate Change
USD	U.S. Dollar

1 Introduction

The **Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn) Project** aims at creating greater economic and employment opportunities for youth, women and returning migrants by promoting and supporting sustainable green businesses in selected regions in the country (see Figure 1.1). GrEEn is a four-year action from the European Union (EU) funded under the European Union Emergency Trust Fund (EUTF) for Africa, with co-funding from the Embassy of the Kingdom of the Netherlands in Ghana and the United Nations Capital Development Fund (UNCDF). The action is implemented by UNCDF and the Netherlands Development Organisation (SNV) under the auspices of the Ghanaian Ministry of Local Government Decentralization and Rural Development (MLGDRD). The project seeks to help address the root causes of irregular migration through green and climate-resilient local economic development; improving the prospects for beneficiaries through skills development; and increasing access to finance for returnees, youth and women in the Ashanti and Western regions. The specific objectives of the joint UNCDF-SNV action are shown in Figure 1.2. The GrEEn Project theory of change is shown in Figure 1.3.

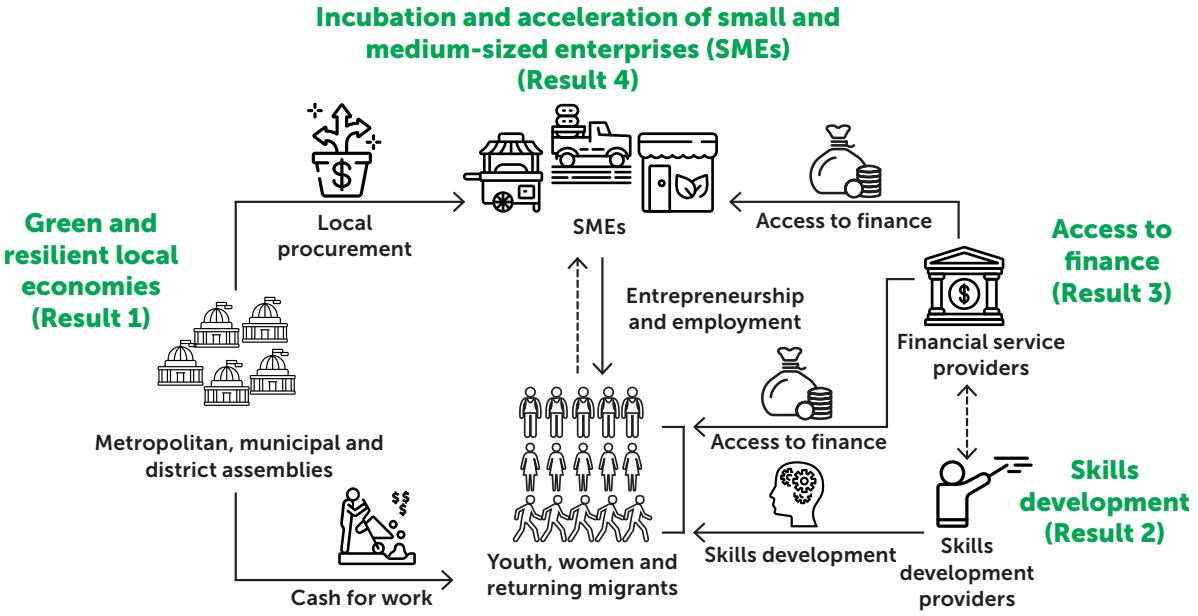
UNCDF serves as the United Nations' (UN's) flagship catalytic financing entity to strengthen

Figure 1.1 GrEEn Project at a glance

Name:	**Boosting Green Employment and Enterprise Opportunities in Ghana – (GrEEn)**
Funding instrument:	**European Union Trust Fund for Africa**
Budget:	**USD 10,869,390**
Programme duration:	**2019–2023 (4 years)**
Geographic coverage:	**Ashanti and Western regions**

Figure 1.2 GrEEn Project objectives

Figure 1.3 GrEEn theory of change



financing mechanisms and systems for structural transformation in various sectors and pathways, including green economy climate resilience, digitalization, urbanization, inclusive economies, gender equality and women's economic empowerment. Leveraging its track record and experience, UNCDF is responsible for the following under the GrEEn Project:

- Stimulating local economies and creating short-term job opportunities through green and climate-resilient investments (**Result 1**)
- Improving the employability and entrepreneurship capabilities of youth, women and returning migrants participating in cash-for-work (CfW) schemes (**Result 2**)[1]
- Increasing access to and use of financial services, leveraging remittances adapted to the needs of youth, women and returning migrants benefiting from CfW schemes as well as local communities (**Result 3**)

UNCDF makes use of two flagship initiatives to implement the GrEEn Project:

- The **Local Climate Adaptive Living Facility (LoCAL)** promotes climate change–resilient communities and local economies. It provides a standard and internationally recognized country-based mechanism to channel climate finance to local government authorities, contributing to countries' implementation and achievement of the Paris Agreement commitments. It supports participatory, youth-sensitive and gender-transformative planning, financing, implementation and monitoring of nationally determined contributions and national adaptation plans at the subnational level, thereby increasing capacities and financing for local responses to climate change. LoCAL combines **performance-based climate resilience grants (PBCRGs)** – which ensure programming and verification of climate change expenditures at the local level while offering strong incentives for performance improvements in enhanced resilience – with technical and capacity-building support.

[1] Result 2 is co-led with SNV, which is responsible for the broader component; UNCDF provides employability and entrepreneurship services to CfW participants only.

- The **UNCDF Global Strategy of promoting digital economies that leave no one behind** – building on YouthStart, MicroLead, Mobile Money for the Poor (MM4P) and the broader expertise of UNCDF in digital finance – aims to equip the most vulnerable population segments (among others, youth and women) to use innovative financial services and promote inclusive digital economies. Under this action, UNCDF expertise is focused on increasing access to finance for low-income youth and women by developing approaches to offer youth-tailored financial and non-financial services. This is accomplished through – as applicable and relevant – a market systems development approach to create a conducive environment via combined interventions in four areas: policy changes, modern digital infrastructure, private sector innovation and skills development for the digital era.

This report covers all activities undertaken by UNCDF under the GrEEn Project during its third year of implementation,[2] i.e. from 1 January 2022 to 31 December 2022. Year 3 focused on consolidating the relationship with a broad range of public and private stakeholders at the local, regional and national levels to facilitate implementation of the activities included in the Year 3 workplan.

Section 2 presents detailed information on progress achieved towards each of the GrEEn Project's results and outputs and activities implemented (see Box 1.1). Section 3 highlights activities related to programme management and administration. Section 4 reports on communications and visibility initiatives undertaken. Section 5 details specific challenges encountered and mitigation measures implemented, along with lessons learned for future implementation. Sections 6 and 7 present, respectively, financial data for budget execution and the workplan for Year 4.

Box 1.1 Summary of GrEEn Project results and activities

Result 1: Green and climate-resilient local economies

- A1.1 Capacity building and local plans
- A1.2 Green and climate-resilient local investment
- A1.3 Design and deploy a PBCRG system

Result 2: Employability and skills development

- A2.1 Needs assessment
- A2.2 Deliver training
- A2.3 Support beneficiaries in skills development

Result 3: Access to and use of financial services

- A3.1 Financial capabilities
- A3.2 Financial services
- A3.3 Financial services linked to remittances
- A3.4 Crowdfunding

[2] A joint summary factsheet illustrating the results and main achievements under the joint action with SNV will be available in early 2023.

2 Achievements

This section presents information on the progress and results of the GrEEn Project for Year 3. The information is presented in accordance with the Action Document's results framework, corresponding to the activities and outputs in the validated logframe.

R1 Green and climate-resilient local economies

Under Result 1, the GrEEn Project channels finance through the PBCRG system using UNCDF's LoCAL approach; this is being implemented in Ghana in 10 selected metropolitan, municipal and district assemblies (MMDAs).[1] In close collaboration with the communities, the GrEEn Project helps them develop and implement green and climate-resilient local investments that foster employability for returning migrants, youth and women through CfW schemes and procurement to local small and medium-sized enterprises (SMEs). Simultaneously, the project provides skills development support to CfW beneficiaries in the targeted MMDAs.

Year 3 saw the completion by the first six onboarded GrEEn MMDAs of their **first PBCRG cycle under the GrEEn Project** for implementation of climate-resilient investments. An annual performance assessment (APA) was undertaken for the six MMDAs, which looked at overall performance on the use and deployment of PBCRG funding and served as a basis for allocation of the next cycle over 2022/23 based on performance scores. In this second PBCRG cycle, the four remaining MMDAs under the GrEEn Project were considered for allocation, in line with their performance as measured by the District Performance Assessment Tool (DPAT).

[1] An additional three MMDAs in Ghana participate in LoCAL and receive the PBCRG, but they are not part of the GrEEn Project.

The first set of Result 1 MMDAs consists of four in the Ashanti region – Ejura-Sekyedumase, Offinso North, Sekyere Afram Plains and Adansi South – and two in the Western region – Ahanta West and Wassa Amenfi East. In 2022, an additional four MMDAs – two from Ashanti (Offinso and Sekyere Kumawu) and two from the Western region (Jomoro and Nzema East) – were onboarded.

Thus, as of 2022, **all 10 GrEEn MMDAs are ready to fully implement the PBCRG** and have been provided with capacity-building support and technical assistance in implementation of the action.

A1.1 CAPACITY BUILDING AND LOCAL PLANS

Snapshot of progress by subactivity

1.1.1: Review vulnerability assessments to inform adaptation planning	**Status:** Ongoing
1.1.2: Establishment of local-based information system for climate change adaptation (LISA)	**Status:** Completed and rolled out to all 10 MMDAs
1.1.3: Awareness and sensitization activities at the local level	**Status:** Completed for implementation year
1.1.4: Assessment of needs and capacity gaps	**Status:** Completed for implementation year
1.1.5: Capacity-building activities according to needs and capacity gaps identified	**Status:** Completed for implementation year

1.1.1 Review vulnerability assessments to inform adaptation planning

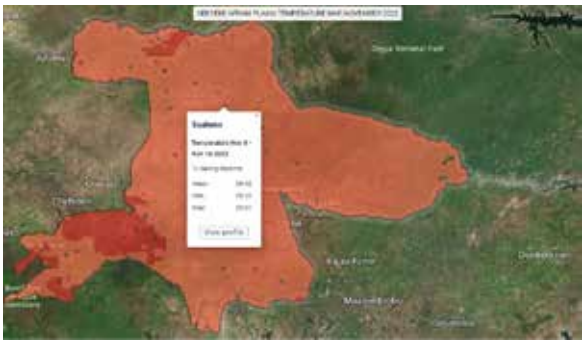
Effective adaptation planning must be based on a thorough understanding of current and expected climate impacts and their associated vulnerabilities. It also requires that deliberate and focused processes are put in place to assess, evaluate and anticipate drivers of vulnerabilities across both sectors and ecological zones.

Ghana's National Adaptation Plan process is currently underway, with the Environmental

Protection Agency (EPA) leading the initiative. One of the aims is to reduce vulnerability to adverse impacts of climate change by building adaptive capacity and resilience in local communities. Under the National Adaptation Plan process, EPA is working on **developing district-specific vulnerability assessments** in the country starting with a pilot sample, while consolidating a national vulnerability assessment methodology to undertake such exercises at scale. A common framework that provides an overarching guide for these assessments is critical. To this end, UNCDF has been involved in the process and is collaborating with EPA to ensure there is a harmonized approach and alignment of the methodology towards the development of GrEEn vulnerability assessments. In 2023, vulnerability assessments for the 10 GrEEn MMDAs will be conducted to provide evidence to inform local adaptation planning, while fuelling the data sets and information contained in the Local Information System for Climate Change Adaptation (LISA).

1.1.2 Establishment of local-based information system for climate change adaptation (LISA)

The availability of data on climate change remains a challenge in Ghana, especially relevant data at the community level that will enable local adaptation measures. To address this challenge, during its pilot phase, LoCAL performed a country-wide climate risk assessment which combines a climate downscaling model with a vulnerability analysis to identify climate risk maps both at the MMDA level and for prioritized sectors (agriculture, health and water). This work served as a basis for the GrEEn Project's establishment of a local-based information system for climate change adaptation in target MMDAs in the Western and Ashanti regions, which will further support the **integration of climate change adaptation into local development planning and adaptation actions at the local level**.



Sekyere Afram Plains district temperature map generated through LISA

The LISA platform **supports MMDAs in accessing relevant climate data pertaining to their jurisdiction**. To strengthen existing government systems, LISA is integrated into the District Development Data Platform web application hosted by the MLGDRD; further, it will allow stakeholders to access data related to climate change adaptation and the Sustainable Development Goals (SDGs) with ease. LISA is currently fully configured and equipped with key climate and vulnerability–related data sets that cover, among others, precipitation, temperature, humidity, sunshine, wind velocity, and disasters (e.g. flood-sensitive areas), as well as crops, water bodies, soil, vegetation, pests, livestock, REDD+, tree cover, biomass, carbon dioxide emissions, wetlands, infrastructure data and land use data.

LISA's key benefits and functionalities follow:

- **Timely and localized climate database.** The system provides accurate and updated data that drills down to the community level. It provides usable information about the climatic ecosystem of locations linked to the platform and can be used by stakeholders (the MMDAs) to plan activities related to climate adaptation and mitigation. LISA also provides the flexibility for recording climate change events peculiar to local communities for future analysis and record-keeping.
- **Projection of future climate change risks.** This module helps project localized climate change risks based on downscaled

projections of climate variables and analysis of historical trends. This intelligence will help in properly planning adaptation actions and promote evidence-based communication with relevant agencies concerning potential future climate risks.

- **Local development planning and reporting.** LISA enables stakeholders to build relationships between their recorded localized climate change events and projected risks and adaptation projects they intend to undertake or prioritize. As the system is integrated into the District Development Data Platform, information sharing and relationships between the two databases will facilitate local planning as well as tracking and reporting of local climate actions in relation to the SDGs. This is done through a dedicated reporting module that allows MMDAs to upload adaptation investments and related metrics in line with LoCAL's Assessing Climate Change Adaptation Framework (ACCAF) methodology.
- **Project design and adaptation justification.** The climate information in LISA makes it easier for MMDAs to access the data needed to understand the depth and type of climate change impacts in their localities and populations, helping them to properly identify, prioritize and design adaptation investments based on science-based evidence of climate risks. The next PBCRG cycle will further benefit from this resource as investments can be better conceived and justified, taking into account available climate information and enabling a clear climate rationale.

As part of the LISA roll-out, a series of capacity-building and user-testing activities were undertaken during 2022.

- **LISA user acceptance training workshop.** The training conducted sought to validate the readiness of the LISA system through a comprehensive user acceptance testing process with three selected MMDAs. The

District planning and management information system officers during LISA training

event allowed all stakeholders to identify gaps in the system for inclusion before the general roll-out across all the GrEEn MMDAs. The participants, all of whom were district planning and management information system officers, were taken through the various functionalities of the LISA platform. Virtual training sessions were also organized over a four-week period for the participants. The purpose of the hand-holding sessions was to give additional guidance to the pilot MMDAs on test usage of the LISA system and to confirm system changes.

- **LISA roll-out workshop.** After the trial period, LISA was rolled out to all GrEEn MMDAs. Participants were supported over a four-week period to enable them to stay abreast of LISA and ensure the data entered corresponded to their jurisdictions. A final roll-out training workshop was organized in November 2022 with 28 district and regional officers in all the GrEEn MMDAs, with the aim of handing LISA over to users and explaining how best to exploit the platform – including how to generate various reports and manoeuvre the interfaces to visualize climate events, maps, and data dashboards, as well as to enter data to report, update and maintain the system. Participants were also trained on how to troubleshoot some basic scenarios they are likely to encounter during full deployment.

1.1.3 Awareness and sensitization activities at the local level

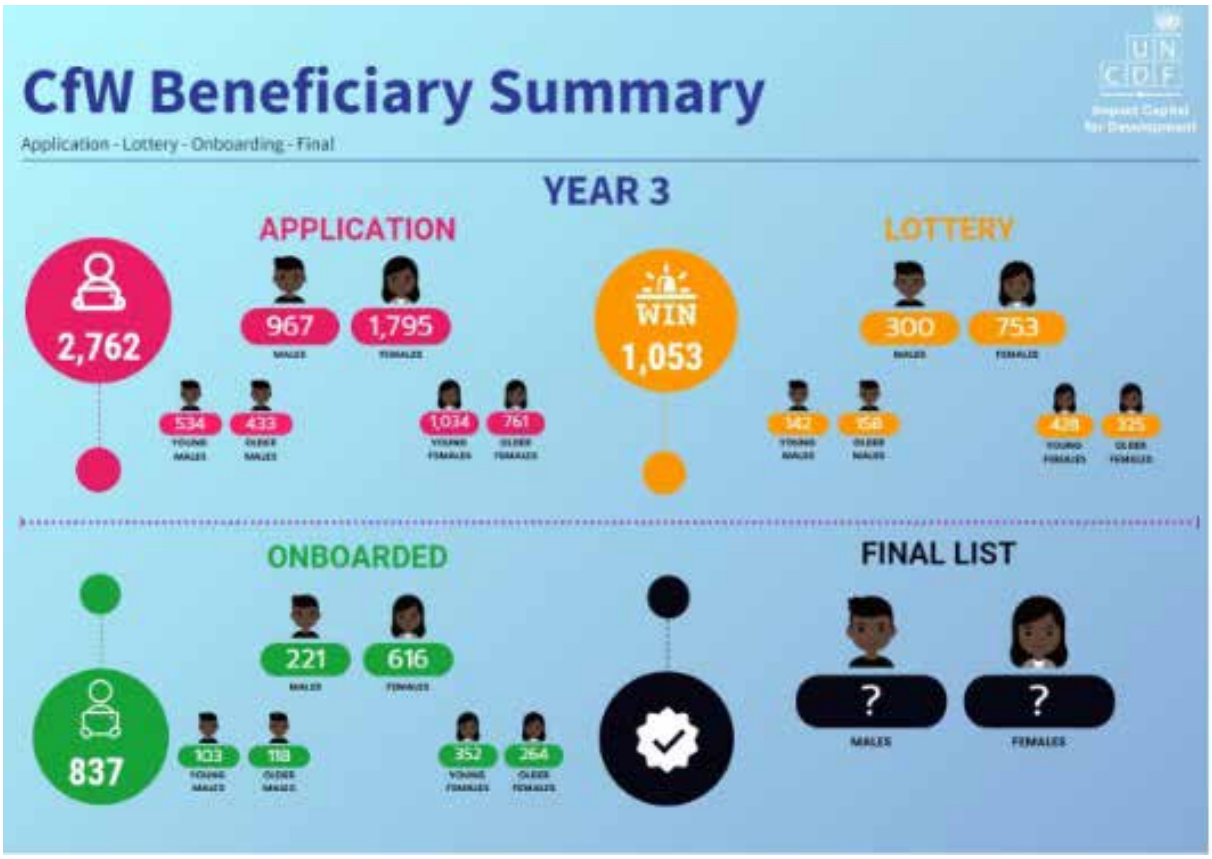
In line with the GrEEn Result 1 Sensitization and Communication Plan, the 10 recipient communities of the upcoming 2022/2023 PBCRG cycle were sensitized on the GrEEn Project and the climate-resilient investments to be constructed in their communities. Community sensitization and participation in decision-making on adaptation options ensured community buy-in and increased awareness of climate change risks and impacts on livelihoods.

Community consultations were undertaken for the selection of CfW beneficiaries for 2022/2023, in line with the CfW methodology developed during Year 1 and implemented in Year 2 for the selection of the first cohort of CfW schemes. The selection process for the second cohort received a total of 2,762 applications (967 males, 1,795 females) in the 10 communities. Lottery selection narrowed down the number to 1,053 people (300 males, 753 females) in line with priority GrEEn target segments (women, youth and returning migrants). Subsequent to SOS Children's Villages first-level assessment for commitment and motivation to participate in the CfW scheme and basic life skill training, **837 beneficiaries (221 males, 616 females) were onboarded** to the Electronic Daily Attendance Sheet (E-DASH) platform by Q2 2022 for implementation of the climate-resilient investments.[2] Though the onboarding is finalized, the final list of beneficiaries to actually benefit from the CfW schemes will be known only after implementation of the infrastructure investments in Q1 2023.

The awareness and sensitization activities ensured that **all stakeholders were engaged and demonstrated a high level of commitment, support and understanding of the GrEEn Project**. It allowed identification of key roles in the implementation process of Result 1 components and how these relate to the mandate of the MMDAs.

E-DASH is a web-based software system implemented by the GrEEn Project to help in the day-to-day management of the climate-resilient investments. E-DASH is hosted by the MLGDRD's Productive Safety Net Project. The E-DASH system is segmented into modules with controls that bring stakeholders together in terms of information access. E-DASH

[2] The CfW selection process was synchronized with the EU impact evaluation being undertaken by C4ED and aligned to the evaluation's randomized controlled trial methodology.



CfW selection process

provides the following value additions to the management of GrEEn-related CfW schemes and investments:

- **Subproject details.** E-DASH is used primarily to manage subproject details. It provides sufficient flexibility to create and link subprojects to their rightful locations, beneficiaries and contractors. E-DASH allows project implementation partners an interface to monitor the progress of subprojects at any point in time.
- **Beneficiary details.** The complexity of managing beneficiaries in rural and peri-urban locations requires a digital system to monitor rapid changes in information. E-DASH provides the interface to capture biometric, facial, bank account and personal details of beneficiaries seamlessly as compared to other, traditional methods. It facilitates consistent data since updates are managed from a central point.
- **Payment of beneficiaries.** To facilitate the electronic payment of beneficiaries, E-DASH is used to monitor and manage the beneficiary payment cycle. The system uses beneficiary fingerprints to capture attendance during project execution. This eliminates the risk of impersonation at project sites, ensures accurate payments of beneficiaries and prevents miscalculation of wages. E-DASH provides flexibility so payroll approvals can be handled consistently and transparently within the GrEEn Project setup and infrastructure.

E-DASH dashboard

1.1.4 Assessment of needs and capacity gaps

Monitoring activities, conducted mainly by the two GrEEn field officers stationed respectively in the Western and Ashanti regions, sought to **understand and document the limitations of the MMDAs along the PBCRG deployment cycle**. Stop-gap capacity activities were undertaken following the APA, which further highlighted capacity needs required by the MMDAs. The APA reports identified capacity-building activities to guide the roll-out of the PBCRG for the next cycle of implementation. The capacity-building workplan produced is jointly managed by UNCDF and the MLGDRD (see Subactivity 1.3.3).

1.1.5 Capacity-building activities according to needs and capacity gaps identified

In Year 3, seven training workshops were held for the MMDAs and other GrEEn Project stakeholders. A total of 227 people (190 males, 37 females) participated in these trainings and were capacitated to **better plan and budget climate-resilient investments while learning about the digital tools** introduced for effective implementation of the PBCRG.

The following two capacity-building activities were undertaken in Year 3, in addition to those discussed elsewhere in the report:

- A **stocktaking and capacity-building workshop** targeting officials in the 10 MMDAs, the target regions and the MLGDRD was held in February 2022 with the objective of determining the progress made, challenges and lessons learned from the previous year's implementation under Result 1. A total of 54 participants (45 males, 9 females) attended. The workshop attendees were refreshed on and reintroduced to the PBCRG cycle deployment, especially regarding the APA process to ensure full understanding and appropriation by all GrEEn MMDAs, including the newly onboarded ones. The workshop gave participants a full review of E-DASH deployment during the first PBCRG cycle, including a programme of action towards best approaches and corrective measures for its optimal utilization in the second cycle. With support from the EPA, the MMDAs were also made aware of climate change policies at the global, continental, national and local levels; this included discussion of the Paris Agreement and the status of its implementation in Ghana as well as the previous year's Conference of the Parties (COP 26) outcomes and how these could be translated at the national and local levels.
- A series of dedicated training workshops took place during the year aimed at **MMDA planning and data officers** following the introduction of E-DASH to ensure their understanding of the system. Electronic tablets to monitor CfW beneficiaries at project sites were configured and allocated to the identified communities and MMDA focal points to be utilized during the application stage and to digitize and expedite registration, implementation and monitoring. MMDA planning and data officers were trained on payroll approval processes and procedures, how to efficiently perform basic troubleshooting locally, how to escalate technical challenges to the team, and how to support the community facilitators and timekeepers associated with their MMDAs, especially regarding field attendance capture and monitoring. Community facilitators and timekeepers were trained on the E-DASH mobile (tablet), where their roles and responsibilities were clarified. In practical sessions, participants (in mixed groups) were guided using the E-DASH mobile to perform various tasks such as activating and setting up the global positioning system (GPS) location service of the tablet; downloading beneficiary details; capturing facial, card and biometric prints of CfW beneficiaries, key actors, contractors

and site details; recording and managing attendance (clock in and out); and approving attendance and syncing attendance details.

A1.2 GREEN AND CLIMATE-RESILIENT LOCAL INVESTMENTS

Snapshot of progress by subactivity

1.2.1: Review to ensure vulnerability assessment findings have been integrated in MMDAs' local development planning and budgeting in a participatory and gender-sensitive manner	**Status:** Ongoing
1.2.2: Costing, selection and prioritization of interventions and investments	**Status:** Completed
1.2.3: Implementation of selected infrastructure and investments with local community involvement through CfW and procurement to local SMEs	**Status:** Ongoing

1.2.1 Review to ensure vulnerability assessment findings have been integrated in MMDAs' local development planning and budgeting in a participatory and gender-sensitive manner

While finalizing the work on districts' vulnerability assessments, MMDAs were introduced to LISA as a web-based application to access climate information to guide local adaptation planning (see Subactivity 1.1.2). Since inception, GrEEn MMDAs have applied LoCAL's ACCAF, a tool designed to foster the **integration of climate change adaptation considerations into local governments' planning and budgeting processes**. The ACCAF focuses on the adaptation aspects of the PBCRG deployment process, especially at the investment level. It is accompanied by a spreadsheet, which allows users to keep track of and input key processes and data during the investment appraisal process and to record and monitor envisaged adaptation benefits of interventions. This tool has been integrated into LISA and allows for a more expedited match of climate risk evidence and planning, monitoring and reporting of GrEEn MMDA investments.

1.2.2 Costing, selection and prioritization of interventions and investments

In preparation for the GrEEn PBCRG second cycle, UNCDF organized a design workshop at which MMDAs were asked to present their **draft workplans of activities to be implemented** over 2022/2023. The workshop offered the opportunity for each MMDA's workplans to be peer reviewed. Specific inputs were also made on the climate-resilience aspects of the selected infrastructures with technical direction on project design provided by the EPA.

Once validated, the GrEEn workplans were incorporated into the MMDAs' annual action plans for implementation and uploaded to the Ghana Integrated Financial Management Information System. This system is a national financial management tool that captures all public finances involving payments, collection of payments, accounting and financial reporting into a comprehensive payment, receipt and accounting system.

To further **ensure that investments selected for implementation would address climate risks on the ground**, the MLGDRD and the regional coordinating councils, in collaboration with UNCDF, undertook a field mission to

School in the Sekyere Kumawu district where erosion is eating away the foundation

ascertain the viability of the projects and whether they met the climate-resilience requirements. Table 2.1 lists all the investments retained for 2022/2023 implementation.

1.2.3 Implementation of selected infrastructure and investments with local community involvement through CfW and procurement to local SMEs

Due to delays in the transfer of the PBCRG to the MMDAs from the MLGDRD, **implementation of the 2022/2023 investments could not start as planned by Q4 2022**. However, all preparatory activities were undertaken, including identification of investments, onboarding of CfW beneficiaries and training. This last was successfully conducted and completed by UNCDF's partner, SOS Children's Villages, to the CfW beneficiaries.

At an information session with the MMDAs, it was suggested to begin the CfW training programme before or after implementation of the investments to ensure effective

Table 2.1 2022/23 climate resilient investments

MMDA	Activity
Adansi South	• Construction of 2 900mm diameter pipe culvert and spot improvement of Bronikrom-Kwame Agyei feeder road (2.5km) • Spot improvement of New Edubiase-Danwomase feeder road (1.6km) • Construction of 1 mechanized borehole with 5,000L overhead tank
Sekyere Kumuwu	• Construction of 1 600mm diameter concrete U-drain • Construction of 1 1,200mm × 1,200mm box culvert • Fill and reshaping of 0.5km Apebiakyere-Esereso feeder road
Sekyere Afram Plains	• Construction of 4 19.15m × 9.63m open market sheds at Drobonso Market (materials and contract) • Mechanization of existing borehole with 5,000L capacity overhead tank, extension of 6 stand pipes, installation of electricity meter
Ejura-Sekyedumase	• Construction of 2 culverts (1,200mm and 900mm) and spot improvement of 3km feeder road from Miminasso No. 2 to Femeshebabi • Drilling and mechanization of 1 borehole with 5,000L overhead polytank at Femeshebabi
Offinso North	• Construction of 400m storm drains • Repair, construction and mechanization of 1 borehole with an overhead tank
Offinso	• Construction of 30m concrete footbridge, desilting of 100m Koloolo Stream, extension of electricity to bridge site at Saboa • Drilling and mechanization of 2 boreholes at Saboa
Ahanta West	• Construction and pavement of 1 open shed market and provision of 1 mechanized borehole • Construction of 1 mechanized borehole • Mechanization of 1 borehole
Nzema East	• Construction of 3 1.2m × 8m pipe culverts
Wassa Amenfi East	• Construction of 1 double 1,800mm diameter pipe culvert at Ethiopian Forest • Construction of 3 hand pumps • Spot improvement of road leading to Ethiopian Forest
Jomoro	• Pavement of Tikobo No. 1 market (Phase 1)

GrEEn IMPACT STORY

Benefits of climate-resilient infrastructure in a community

Residents of Addaikrom, a small community in Ashanti's Offinso North district, now have access to potable water for the first time. Previously they had to fetch water from a stream which was also used to water animals and was dried up for part of the year, or travel a distance to Mframafaw.

Resident Dorcas Abugri feels her day-to-day life has improved significantly: 'It was always a struggle getting clean water to drink and cook, as our only source of water was the stream. The stream was regularly polluted by animals, and we had no option but to use the same water. I also had to rely on my children to get me water due to the distance from my house to the stream. But with the borehole so close to my house, I am self-sufficient and able to achieve more during the day.'

The GrEEn Project's CfW initiative is proving to be an effective means of tackling the impacts of climate change while addressing some of the underlying limitations of rural communities in Ghana – namely, a lack of jobs and access to funds coupled with local authorities' limited resources for investment in climate-proof infrastructure.

GrEEn IMPACT STORY

A climate-proof culvert increases economic activities at the local level

Residents of Mframafaw in the Offinso North district of the Ashanti region say they have transformed their farming town following participation in a CfW initiative. Community members earned a daily wage for building a culvert, or small bridge, that ensures the road to their community remains passable year round. With the local market once more within reach, some residents have invested their wages in their farms, purchasing cattle or hiring threshing machines and tillers in a bid to boost incomes further.

'Thanks to the culvert, economic activities in Mframafaw are at the highest they have ever been in the town's history. We're able to earn more from our labour since we can now farm on a larger scale. Thanks to the culvert, it's possible to hire tractors for our farms to assist with the weeding and harvesting of crops,' says Ahmed Issah, a farmer and CfW participant who has lived in the town his entire life and worked as one of the labourers on the culvert construction.

'Since we now have easier access to the market, we're able to store our crops during bumper harvests and sell them at better prices during the lean season,' he adds. 'We no longer have to sell at whatever price buyers dictate.' This intervention has brought significant improvements to the residents of the community.

monitoring of the various components of the CfW scheme and greater uptake of skills to be adopted by the CfW beneficiaries. Thus, **SOS Children's Villages onboarded the 837 CfW beneficiaries with its skills development programme** from Q3 to Q4 2022. This approach will be maintained for the next cycles as well.

The previous year's interventions have provided significant changes in the lives of the people in the various communities in which the PBCRG interventions were implemented. For example, in the Offinso North district, climate-resilient interventions undertaken with funding from the first GrEEn PBCRG cycle have reflected positively on local economic development and the well-being of the beneficiary communities.

A1.3 DESIGN AND DEPLOY A PBCRG SYSTEM

Snapshot of progress by subactivity

1.3.1: Design of the PBCRG system	**Status:** Completed
1.3.2: Disbursement of PBCRG for implementation	**Status:** Ongoing
1.3.3: Annual performance assessments	**Status:** Completed
1.3.4: Definition of the PBCRG allocations	**Status:** Completed

1.3.1 Design of the PBCRG system

The GrEEn PBCRG design was conceived to support actual governance areas, such as the capacity of local government officials to enhance local-level climate-resilient investments and job creation. Utilization of Result 1 funding for the PBCRG is anchored on the planning, budgeting and accounting system of the local governments already established by the public financial management and planning systems in place.

Under the GrEEn Project, access to additional and alternative funding to the established PBCRG is to be mobilized from the diaspora utilizing a crowdfunding platform (see Subactivity 3.4.2) for local public investments. A partner was secured, and modalities and processes to fully operationalize the crowdfunding system to the benefit of the MMDAs are under definition for roll-out in 2023.

The PBCRG system is gaining recognition among donors and partners. The Norwegian Ministry of Foreign Affairs has seen first hand, during a tour with the EU Ambassador in May 2021, the impacts of the interventions being implemented under the PBCRG in GrEEn MMDAs in building climate resilience at the local level. The **Government of Norway** has hence committed funding to support the PBCRG system in six MMDAs over the next two years under the Promoting Green and Climate Resilient Local Economies in Ghana – Applying Circular Economy and Climate-Smart Agriculture Principles and Solutions to Local Development Pathways programme.

Similarly, the **United Nations Environment Programme** approached UNCDF to deploy the PBCRG under the Green Climate Fund funding proposal Climate-resilient Landscapes for Sustainable Livelihoods in Northern Ghana, which will expand PBCRG coverage in Northern regions. Under the design of this initiative, UNCDF is leading a study on private-public partnerships at the local level to leverage private finance for locally relevant investments for increased community resilience.

GrEEn IMPACT STORY

Advocacy of the PBCRG by Government of Ghana on the importance of climate finance at the subnational level

At the LoCAL Board meeting on 12 May 2022, the Minister for Environment, Science, Technology and Innovation, Hon. Dr. Kwaku Afriyie, was appointed as the new Ministerial Ambassador for LoCAL, with the goal of engaging in advocacy aimed at increasing the finance available for local adaptation to climate change.

Hon. Dr Kwaku Afriyie joins nine other ministers from countries around the world that have volunteered as LoCAL Ambassadors. Their aim is twofold: to call attention to the need for more climate finance and international action on local adaptation to climate change in the world's most affected countries and to highlight the potential of LoCAL as a mechanism for effective climate finance delivery for locally led adaptation.

At the national level, the **Ministry of Environment, Science, Technology and Innovation** is supporting institutionalization of the PBCRG system. During the Ninth LoCAL Board Meeting and the LoCAL Ministerial Meeting in May 2022, the minister, the Hon. Kwaku Afriyie, volunteered to be a LoCAL Ambassador. Ghana has also been leading United Nations Framework Convention on Climate Change (UNFCCC) negotiations in Bonn (June 2022) and at COP 27 in November 2022 for LoCAL recognition as a UNFCCC non-market approach under Article 6.8 of the Paris Agreement.

1.3.2 Disbursement of PBCRG for implementation

As noted, delays in the transfer of the PBCRG meant that implementation of 2022/2023 investments could not begin as planned by Q4 2022. Nonetheless, the MLGDRD worked on the **allocations based on APA and DPAT scores and transmitted the allocation amounts to the MMDAs for planning purposes**, while putting measures in place to ensure the funds were efficiently transferred as soon as possible. The PBCRG reached the MMDAs in December 2022; implementation of the GrEEn PBCRG second cycle began in early Q1 2023.

1.3.3 Annual performance assessments

Under the PBCRG system, MMDAs are annually assessed against a set of minimum conditions and performance measures to determine overall eligibility for accessing grants and to evaluate performance on the deployment and use of funds under the previous cycle. The APA was conducted in July 2022, and **all six GrEEn MMDAs met the minimum conditions**, which align to the compliance indicators under DPAT V of the District Assembly Common Fund Responsiveness Factor Grant.

The GrEEn MMDAs performed well against the performance measures – for example, scoring 100 per cent in the costed climate change adaptation activities in the district plans and in their absorptive capacity. In terms of implementation capacity and reporting, the MMDAs scored 80 per cent on average; their average citizen participation score was around 67 per cent. For the indicators on use of climate data and monitoring, they scored 80 per cent on average. The performance measures with lower levels of performance were implementation capacity and participation and gender, where the districts on average scored 60 per cent on each indicator (see Figure 2.1).

Figure 2.1 First cycle (2021/2022) APA results

1.3.4 Definition of the PBCRG allocations

Following the APA in July 2022, scores were available to calculate 2022/2023 GrEEn PBCRG second-cycle allocations. The PBCRG allocation formula accounts for 50 per cent of resources allocated based on the relative scores of the DPAT; the other 50 per cent is based on the results of the APA (see Table 2.2).

As the 2022/2023 cycle onboarded the four remaining GrEEn MMDAs, allocations for the latter were calculated based on the DPAT V results following their successful compliance with DPAT compliance indicators (see Table 2.3).

Table 2.2 Performance of and allocations to first cycle GrEEn districts, 2022

MMDA	Status of compliance indicators	DPAT V score	APA score	Total score	2022 allocation (GHS)
Adansi South	Fulfilled	0.93	0.90	1.83	543,776
Ejura-Sekyedumase	Fulfilled	0.85	0.85	1.70	505,147
Offinso North	Fulfilled	0.89	0.90	1.79	531,890
Sekyere Afram Plains	Fulfilled	0.91	0.83	1.74	517,033
Ahanta West	Fulfilled	0.88	0.86	1.74	517,033
Wassa Amenfi East	Fulfilled	0.89	0.87	1.76	522,976
Total					3,137,856

Note: Details may not sum to totals because of rounding. The APA score is derived from review of compliance with the LoCAL indicators (i.e. performance measures). Total score = DPAT V score + APA score.

Table 2.3 Second cycle GrEEn districts: DPTA scores and grant allocations

MMDA	DPAT score	Grant amount (GHS)
Offinso	0.91	533,230
Sekyere Kumawu	0.85	498,072
Jomoro	0.91	533,230
Nzema East	0.90	527,371
Total		2,091,904

Note: Scores are for 2021 DPAT V. Details may not sum to totals because of rounding.

R2 Employability and skills development

SOS Children's Villages Netherlands has been contracted by UNCDF to enrol CfW beneficiaries in life and employability skills training programmes and provide them with coaching and mentoring support. This support, to be implemented through SOS Children's Villages Ghana, is focused on **preparing and equipping CfW beneficiaries to identify economic opportunities they could pursue based on their personal preferences and potential within the green economy in their respective localities**.

The Result 2 workstream is being implemented in cooperation with SNV's **Opportunities for Youth Employment (OYE)** approach through a memorandum of understanding. The terms stipulate responsibilities for both partners to work in a coordinated manner to ensure a successful transition of CfW beneficiaries into the OYE programme after having acquired a certain level of employability and skills training from SOS Children's Villages.

In Year 3, as part of the preparation towards extending life employability skills, orientational technical training, and coaching and mentoring to all 10 MMDAs under the second cohort of the CfW scheme, **SOS Children's Villages upgraded the training curriculum**, adding a module on impacts of climate change to enhance knowledge on climate-smart agriculture. Beginning in Q3 2022, the second cohort of CfW beneficiaries have received and completed the training programme.

A2.1 NEEDS ASSESSMENT

Snapshot of progress by subactivity

2.1.1: Identify skills and needs of CfW beneficiaries	**Status:** Completed
2.1.2: Identify training opportunities for CfW beneficiaries and engage with training providers	**Status:** Completed
2.1.3: Recruit and strengthen capacities of coaches and mentors to accompany the CfW beneficiaries	**Status:** Completed

2.1.1 Identify skills and needs of CfW beneficiaries

The first phase of the CfW training programme was conducted with the six initial MMDAs. The needs assessment was conducted in collaboration with the MMDAs in the Western and Ashanti regions. A complementary needs assessment was conducted to inform the roll-out and expansion of the GrEEn Project in the four new MMDAs. The specific objectives of the assessment were to:

- Provide insights into the particular needs and interests of potential CfW beneficiaries
- Determine a good alignment of participant needs to the existing training curriculum
- Inform of relevant modifications to the training curriculum based on the identified needs
- Engage key stakeholders about the project components ahead of and during expansion of the project to the new locations

The needs assessment methodology utilized one-on-one interviews with key MMDA officials and focus group discussions with potential beneficiaries. The **needs assessment was an important tool that provided the basis for all MMDA training needs** and was used to tailor the life employability and orientational technical skills training for the CfW beneficiaries in the MMDAs.

GrEEn IMPACT STORY

CfW skills training can mean livelihood empowerment in a community

Mary Asmah is 29 years old and hails from Yabiw, a community in the Ahanta West Municipality in the Western region. She is a direct beneficiary of the GrEEn Project's second CfW cohort, and calls the experience and the skills training she received 'life changing.' She also points to the benefits of the specific GrEEn Project construction on which she worked – a culvert that now enables her and members of her community to walk to the neighbouring community without hindrance.

After attending the soft skills training organized by SOS Children's Villages, and using funds from her participation in the CfW activity along with savings she had already accumulated, Mary started her own business – a local shop. Business is thriving, and Mary is able to monitor her growth with the bookkeeping app she learned to use during the training sessions. Community members prefer to buy from her shop, which she attributes to the cordial relationships she has established with her customers – and on the customer service skills she learned in the GrEEn training.

'I will be grateful if GrEEn comes back to Yabiw so my family and all my friends can benefit from this training,' Mary says.

2.1.2 Identify training opportunities for CfW beneficiaries and engage with training providers

The results of the needs assessment were used to **craft training content to newly identified needs and contexts**. The following key conclusions and actions were taken as SOS

Community skills training sensitization activity

Children's Villages deployed its activities for the second cohort of CfW beneficiaries:

- Green skills and requirements for work are consistent with the assessment carried out in the initial six MMDAs. As such, the **core curriculum and content remained the same** and did not change.
- **New green jobs and businesses were identified**; hence, additional emphasis or opportunities needed to be identified in those MMDAs where they were found. SOS Children's Villages engaged SNV during the period to ensure this feature was achieved, as this fell under the auspices of the OYE programme under SNV.
- It was noted that **young people had a clear need for access to finance**. The intervention emphasized savings and financial management during the skills training. To ensure that the financial needs of young people were met, SOS Children's Villages, with support from UNCDF, approached the financial service partner on the project to determine if there were new products that would be better aligned with the needs of the target group.
- Following on from recommendations made by the MMDAs and past CfW participants, for the current year of implementation, **CfW trainings were conducted prior to start-up of climate-resilient intervention implementation**.

2.1.3 Recruit and strengthen capacities of coaches and mentors to accompany the CfW beneficiaries

To begin the second phase of the CfW training programme, an in-house 'refresher' training of trainers was held for SOS Children's Villages trainers. The objective of this training was to refresh trainers' memories regarding the content of the training curriculum, impart useful lessons from previous trainings and share ideas on best practices. A three-week boot camp was adopted under the current year of implementation; this consisted of trainings, coaching, evaluation and orientation in the SNV OYE programme.

The training of trainers therefore **equipped trainers with information on how to deliver sessions efficiently within the newly adopted model**. It also provided information on clearly conveying to beneficiaries how to set goals and how they could develop sound savings plans during the coaching sessions. The coaching manual instructed participants on how they could incorporate a green component to economic activities and invest proceeds from the CfW scheme to start up a viable green business.

A2.2 DELIVER TRAINING

Snapshot of progress by subactivity

2.2.1: Design trainings, set up in-house training teams and develop partnerships with training institutes	**Status:** Completed in collaboration with SNV
2.2.2: Deliver training programmes in 10 MMDAs to CfW beneficiaries	**Status:** Completed for current cohort

2.2.1 Design trainings, set up in-house training teams and develop partnerships with training institutes

SOS Children's Villages participated in the development of a training curriculum with Kwadaso Agricultural College and the National Vocational and Technical Institute to offer

a **five-week certification programme for participants who have gone through the OYE programme**. The workshop was attended by representatives from Agrigrowth, CDC Consult, SNV, Giggs Business Solution Consult, HIPAG, MDF West Africa and Kwadaso Agriculture College.

During the workshop, modules were developed in the areas of resource efficiency, climate resilience, climate-smart agriculture and financial literacy. The CfW session on savings and financial management was adopted to meet the needs of the financial literacy component of the new training curriculum. This was followed by validation of the modules by the Technical and Vocational Education Training Service and SNV headquarters in Accra.

As part of the **orientational technical skills training**, the agricultural departments of the various MMDAs, together with the Green Africa Youth Organisation, were partnered to empower participants on how to produce and use organic manure. Overall, 137 participants (61 males and 76 females) were empowered to contribute to their local green economy.

2.2.2 Deliver training programmes in 10 MMDAs to CfW beneficiaries

In Year 3, **837 CfW beneficiaries**, who had been onboarded in the E-DASH system, were transferred to SOS Children's Villages to undertake skills training. Prior to commencement of the CfW training programme in the Ashanti and Western regions, selected CfW applicants were formally ushered into the CfW scheme by SOS Children's Villages. The orientation allowed the project team to explain the scope of the project as well as the various training topics participants would encounter during the period. The logistics for the training, including training times and venues, were agreed upon with the participants, after which the training commenced.

Orientational technical skills training

In all, 14 sessions were conducted, based on the needs of the participants as indicated in the outcome of the needs assessment. Participants were put in groups of between 25 and 35 people during the trainings to ensure effective uptake of lessons. The trainings employed participatory activities as well as customized videos and role plays. This enhanced appreciation of the training content. About 12 per cent absenteeism was recorded cumulatively (see Figure 2.2).

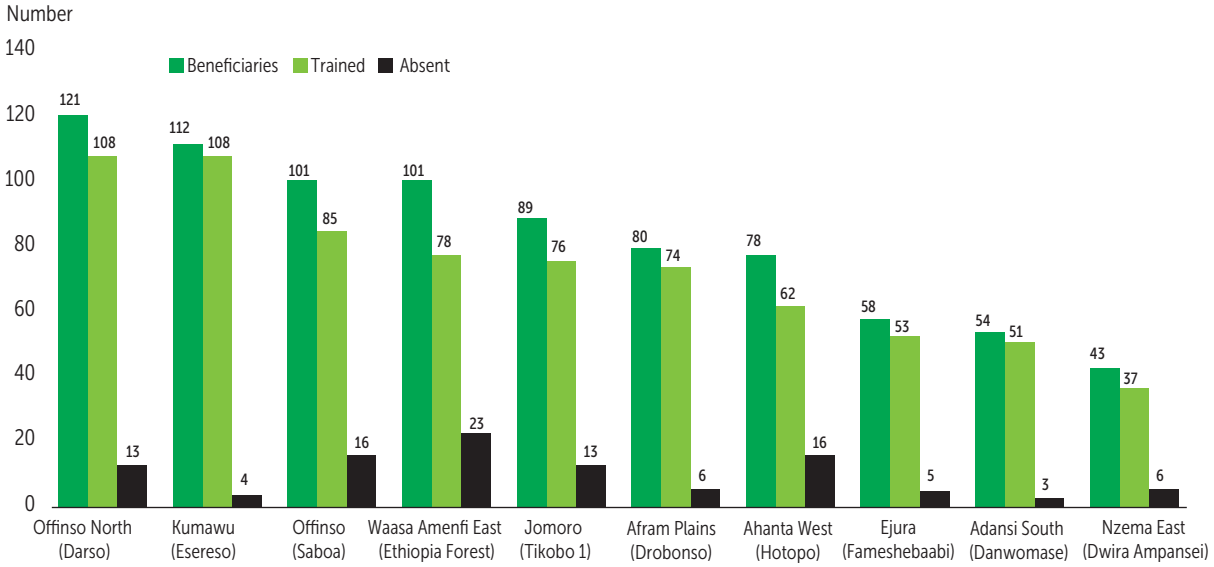
A mid-term evaluation of the SOS Children's Villages–managed components revealed that it was **imperative to define how to better align the respective training contents**, and take advantage of the relative strengths of, SOS Children's Villages and SNV. The evaluation also found that the two entities needed to work together to support participants in selecting enterprises that are relevant to their skills set and interests and that complement their daily economic activities.

It was observed that **the majority of potential beneficiaries in the communities under consideration had low literacy levels** stemming from little to no education. This was confirmed in the needs assessment conducted during the first and second phases of the project.

To buttress the lessons conducted and convey critical information to the CfW beneficiaries, additional **training videos were developed**. Feedback received during training assessment suggested that sessions with videos were easily assimilated and appreciated by the participants as they were able to easily recollect scenes and lessons and decode the ultimate aim of the sessions with the support of the videos. In light of this finding, four additional videos were developed covering the following: setting goals towards a green job, resolving conflicts, working together and managing time and work. Following several rounds of consultation between SOS Children's Villages and UNCDF, the videos were developed in the primary local languages of the target regions (Asanti Twi, Fante and Ahantan) to convey key curriculum training messages.

In general, the sessions with videos were easily appreciated and understood by participants, and participants were equipped with the skills to – among others – identify green business opportunities, position themselves to take advantage of these opportunities, exhibit good behaviour in the workplace and effective ways of presenting themselves and their businesses, and save money and manage their finances.

Figure 2.2 SOS Children's Villages CfW cohort 2 training breakdown



A2.3 SUPPORT BENEFICIARIES IN SKILLS DEVELOPMENT

Snapshot of progress by subactivity

2.3.1: Provide coaching and mentoring to CfW beneficiaries	**Status:** Completed for current cohort
2.3.2: Provide orientation support to transition to SNV's OYE programme	**Status:** Completed for current cohort

2.3.1 Provide coaching and mentoring to CfW beneficiaries

One-on-one coaching sessions were held for participants in the various communities. These sessions provide an opportunity to actualize goals set by the participants and to develop a savings plan so as to make judicious use of the CfW allowances to be received from the work. They further ensure that the goals/business ideas of participants have a green component aimed at protecting and preserving the natural environment.

At the end of the training cycle, **participants were evaluated to ascertain their levels of understanding of the training content**. During the evaluation, participants were encouraged to put their newly acquired skills into practice to enhance their livelihoods in their communities. Successful completion of the evaluation would be used as a basis to award certificates to participants after the completion of the climate-resilient infrastructure interventions.

The **business plan competition organized by SNV** reserved a number of slots for CfW participants featuring beneficiaries from the Year 2, cohort 1. The SOS Children's Villages team, together with UNCDF, identified viable candidates from the pool of CfW participants and provided coaching for those who entered the competition. The team also guided participants on how to write viable business plans and procure relevant documentation such as business registration certificates. The team helped participants navigate competition requirements and prepared them for the pitching sessions during the competition.

An award category was created for CfW participants who had successfully transitioned into the OYE programme with viable green business ideas. **Four CfW participants won cash prizes** ranging from GHS 40,000 to GHS 45,000 during the business plan competition.

2.3.2 Provide orientation support to transition to SNV's OYE programme

SOS Children's Villages organized a training of trainers refresher programme for its trainers, adopting a three-week boot camp format. The objective was to refresh trainers on the content of the training, learn useful lessons from previous trainings and share ideas on best practices. The boot camp also consisted of training, coaching, evaluation and orientation on the OYE programme.

However, the team observed **inconsistencies in information on the OYE programme** from SNV's service providers on the requirements for admission into the programme; these differed widely from district to district, causing confusion among participants. Discussions were held with SNV to streamline their messaging on requirements for the OYE programme with their various service providers

SOS Children's Villages trainer conducts training activities

SOS Children's Villages training session

to avoid misinformation and confusion among CfW participants.

Due to programmatic issues, **SNV could only transition about 60 per cent of the cohort 2 CfW beneficiaries into the OYE programme**. UNCDF and SOS Children's Villages will continue to support the CfW beneficiaries in the mentoring and coaching programmes that already exist and will direct the beneficiaries appropriately on existing opportunities as found in the needs assessment.

R3 Access to and use of financial services

In Year 3, the GrEEn Project consolidated its results to serve targeted groups with adapted financial services through two main drivers:

- **Scale up of business models** piloted and tested in Years 1 and 2
- **Engagement with new partners** to better serve the targeted groups

With regard to this second point, UNCDF launched a request for applications in Q1 2022 to select **innovative financial service providers** able to deploy financial services linked to remittances or with existing crowdfunding platforms for scale-up in selected areas of the project; these providers and services are discussed further under Subactivities 3.2.2, 3.3.1 and 3.4.1. As a result, three new partners were onboarded in 2022: **PayInc** (traded as PayAngel) for new remittance-linked services (see Activity 3.3), **Chango** by IT Consortium and **Grow For Me** for new crowdfunding models (see Activity 3.4); this increases the total number of financial institutions supported under the GrEEn Project to 11 since inception.[3]

A national kick-off workshop was held in September 2022 in Accra with more than 50 representatives from public authorities including the Ministry of Finance, the Bank of Ghana, the Ministry of Communication and Digitalization (MoCD), the MLGDRD and sector

[3] The other eight institutions to which UNCDF has provided funding/technical assistance under the action are Pezesha, Crowdfrica, Ecobank, OZÉ, Viamo, Fidelity Bank, FundRaising Africa and Zeepay.

associations. The meeting had the double objective of strengthening public-private dialogue and bridging knowledge gaps of the GrEEn Project's scope among stakeholders.

As of December 2022 and as a result of the coordinated efforts of GrEEn FSP partners, **the project has reached 130,159 new registered clients** (57,895 women and 83,477 youth) in the two regions with new innovative financial services.[4] Of those, 111,423 (47,268 women and 42,005 youth) have been confirmed as active clients of the financial products offered,[5] thus achieving a key performance indicator (see Table 2.4).

Given Ghana's context, including its political stability, favourable regulatory environment and well-established infrastructure, UNCDF, as well as the EU, has positioned the **GrEEn Project among the pioneers of the national financial innovation space**. Through its technical and funding assistance, as well as convening power and stakeholder engagement, the GrEEn Project is well-recognized by stakeholders – public and private alike – as a key contributor to the development of the sector in unleashing the potential of innovators and digital transformation for the benefit of underserved communities.

A3.1 FINANCIAL CAPABILITIES

Snapshot of progress by subactivity

3.1.1: Develop a targeted financial education training model targeting group segments	**Status:** Development phase completed
3.1.2: Develop a solution to be made available through smartphones and tablets for individuals and partners to access the financial education training	**Status:** Development phase completed, ongoing roll-out
3.1.3: Integrate chatbot solutions to the financial education application to help reinforce financial literacy training	**Status:** Prototype completed, ongoing roll-out

The GrEEn Project has streamlined its financial literacy component throughout all activities under Result 3 to ensure that targeted groups have adequate skills and capabilities to uptake the financial services offered. **Year 3 of implementation has focused on actual training and delivery of financial literacy**. As of 2022, UNCDF has supported eight partners – Ecobank Ghana, OZÉ, Fidelity, Viamo, Pezesha, Zeepay, SOS Children's Villages and Grow For Me – in delivering financial education reaching 68,792 beneficiaries (30,557 women and 29,968 youth) with dedicated financial literacy modules.

The GrEEn Project has found that human interaction is very important for targeted communities to drive their financial behaviours and that digital literacy remains a barrier to fully benefit from technology channels. A **blended approach combining digital tools as well as in-person support** has been deployed by all partners to obtain the best learning outcomes. As groups are not homogeneous but have different needs and peculiarities, the approach has been adapted accordingly to provide trainings that are relevant and address key behaviour changes of the various groups.

[4] Registered here means beneficiaries onboarded with products or services that have been supported by the action.

[5] As per the Bank of Ghana definition and international standards, 'active clients' are those using the services at least once every 90 days.

3.1.1 Develop a targeted financial education training model targeting group segments

Throughout the years, the GrEEn Project has supported FSP partners in developing training models that respond to the needs of targeted groups.[6] This has resulted in different modules and contents tailored to the specific groups (low-literate, entrepreneurs, women) as well as to the specific financial services that needed knowledge support in order to be fully understood. In Year 3, in terms of **targeted financial education training models**, the GrEEn Project has accomplished the following.

- A new **training booklet for remittance recipients** has been completed with Zeepay and will be deployed during Zeepay training sessions in Year 4. Leveraging the network of agents Zeepay is deploying in the GrEEn areas, these booklets will be shared with the agents, who will in turn train and sensitize individuals and households in selected communities. According to research conducted, the targeted audience of remittance receivers in these areas are individuals and households who do not necessarily have smartphones; therefore, the approach will be more focused on in-person training sessions.
- A new **training for smallholder farmers** has been completed with Grow For Me. The training blends financial literacy as well as farming practices to provide smallholder farmers with the knowledge they need to better perform their agricultural activities. Considering the low literacy level of the audience, this training is meant to be deployed in person and with little support material. Research and interactions with farmers have confirmed the need for being relevant and concise and to use practical examples for effective learning outcomes.

  Grow For Me piloted the sessions in Q3 2022 with 60 farmers (82 per cent female) in Ejura-Sekyedumase (Ashanti region).[7] The training comprised three modules. Module 1 covers basic financial concepts of expenditure, income and creating a budget and includes linking of seasonal calendars with financial cycles and the setting of financial goals. Module 2 covers how to calculate profits and losses, interest rates and time, and the need to treat farming activities as a business. It looks at the importance of business (farm) productivity, savings and investments, and insurance to mitigate financial risks associated with farming. Module 3 looks at the various financial institutions available to farmers, loan options and aggregators, and how to access them. Grow For Me was used as an example of a financing organization. Farmers were also taken through good agricultural practices for maize production by the agricultural extension officers.

  The objective of the agro-training was to help farmers adopt good cultural practices for increased yield in maize production. As of Q4 2022, 1,115 Grow For Me users have accessed this training content.

[6] To recap, in Years 1 and 2, UNCDF supported (i) SOS Children's Villages in developing financial education for CfW recipients, (ii) OZÉ in developing business tips and financial management contents through their app, (iii) Fidelity Bank to develop financial literacy content available through an interactive voice response platform and (iv) Pezesha in developing training modules focused on credit and loan management.

[7] The training was conducted in five communities – Nkwanta, Teacherkrom, Fakawa, Saboline and Kasei – and with five agricultural extension officers from the Department of Agriculture.

Women attending technical training

3.1.2 Develop a solution to be made available through smartphones and tablets for individuals and partners to access the financial education training

Regarding digital solutions for smartphones and tablets to access financial education training, GrEEn actions have targeted business owners – both micro, small and medium-sized enterprises (MSMEs) and individual entrepreneurs – who are, in general, digitally savvy. In Year 3, UNCDF has continued to support OZÉ in rolling out training on financial management and business support. The training programme includes, but is not limited to, sales, cash flow management, customer service, pricing, investor management, marketing, employee engagement, inventory, visual merchandising, e-commerce strategies, client acquisition, saving money, working capital, accounting, customer experience etc.

Through the **business coach in your pocket**, all OZÉ users have access to weekly tips that address knowledge gaps identified during the research in Year 1. The **tips have been found to be effective**, as they take a critical minimum approach: they are short and each address one specific behaviour only. As learning is progressive, the critical minimum approach aims to build knowledge progressively without overwhelming the participants. As of 2022, 3,307 GrEEn entrepreneurs are actively using OZÉ and have free access to its tailored training contents.

A **comprehensive programme** of virtual training, peer-to-peer coaching and one-to-one assistance is also available to all OZÉ customers, including GrEEn beneficiaries from the Ashanti and Western regions. However, during continuous engagement with GrEEn entrepreneurs and MSMEs throughout the year, UNCDF and OZÉ found that those business owners struggle more in accessing virtual content than their peers in the Greater Accra region. While they show much interest in the

Example of business tip broadly disseminated to GrEEn beneficiaries and OZÉ users

Announcement for an additional training opportunity available to GrEEn beneficiaries

topics proposed during webinars and master classes, their participation rate is low, likely due to poor connectivity or data availability. Therefore, OZÉ reinforced one-to-one in-person mentoring to ensure full uptake of content and knowledge.

3.1.3 Integrate chatbot solutions to the financial education application to help reinforce financial literacy training

Year 3 confirmed the findings of previous years: **digital literacy remains a challenge** for most individuals (youth and women in particular) in the two regions, especially those living in rural areas outside the district's capital. Limited smartphone ownership is a challenge to full scale-up, and a full digital approach does not yield the desired results. To overcome this challenge to providing adapted solutions to targeted groups, in Year 2, UNCDF entered into a partnership featuring the Inclusive Banking Department of Fidelity Bank Ghana and VIAMO technology to integrate a digital solution – interactive voice response (IVR) – to help reinforce financial literacy training.[8] The design was completed in 2021 with the launch of **Efie ni Efie (Home Sweet Home)**. In Year 3, the solution was deployed among the targeted segments. To date, 57,599 people (24,192 women and 27,438 youth) have been reached through the platform.

The main achievements in Year 3 of the GrEEn-supported Fidelity-VIAMO work are as follows:

- **Comprehensive and tailored customer acquisition and onboarding campaign**, including simultaneous below-the-line community engagement in eight locations across eight districts
- A partnership between Fidelity Bank and Agri House Foundation to better **channel the e-learning platform to women in need** (Q1 2022)
- Initial **integration of the IVR Infoline with the Fidelity call centre** to ensure 24/7 service delivery to customers who require additional information and support; this is expected to be completed in Year 4
- **In-depth technical upgrade on the SMS side** to ensure Efie ni Efie is not received as spam by customers and GrEEn beneficiaries

Another important milestone in Year 3 was the **mid-line survey** UNCDF, Fidelity and VIAMO conducted in Q2 and Q3 2022. The research sought to understand whether

[8] In sum, the partnership aims to address the knowledge gaps of youth and women in their use of financial services through the provision of innovative financial literacy and business education content via a low-tech channel: IVR, which is an automated phone system technology that allows incoming callers to access information via a combination of pre-recorded messages and touch tone keypad or speech recognition, without having to speak to an agent. The content developed revolves around three main themes: (i) savings culture, (ii) budgeting and (iii) usage of financial services offered by Fidelity Bank. The financial literacy programme is available on a dedicated toll-free line on all networks.

Example of an Efie ni Efie awareness product

GrEEn beneficiaries who accessed the content actually increased their knowledge and skills. The survey targeted those who had completed the modules; the sample included over 1,000 customers. Key insights are still under assessment, but are encouraging and seem to prove the effectiveness of financial literacy as a prerequisite to full economic empowerment. The correlated data of 127 customers who responded to the baseline and mid-line indicated growth in their total combined savings balance from GHS 66,040 to GHS 96,012, with an average growth in balance from GHs520 to GHs756. There was also an increase in the number of Fidelity Bank respondents, which indicated they save with the bank. Other results need to be better investigated (e.g. ability to meet savings goals, frequency of savings); UNCDF plans in-depth research around behaviour change in Year 4.

GrEEn IMPACT STORY

Financial literacy to better manage business

Mohammed, a 33-year-old a Bolt driver in Kumasi and surrounding areas, has participated in the Fidelity Efie ni Efie modules available on the IVR platform supported by the GrEEn Project. Mohammed particularly appreciated the savings modules, as they helped him better understand his financial needs. 'I did not have a savings goal. All I was doing was driving and since the rides were many, I assumed I was making money, but it was not the case,' he explains. After completing the training, Mohammed changed his financial behaviours. Notably, instead of keeping his money in the car, he started using Fidelity's Smart Account for his savings.

The GrEEn Project allows Fidelity to add value to its services and bring new skills to its customers. As Mohammed's case illustrates, Fidelity is equipping them with financial skills to make informed decisions.

Fidelity Bank team during sensitization activities

A3.2 FINANCIAL SERVICES

Snapshot of progress by subactivity

3.2.1: Conduct detailed study outlining FSP presence and activities, particularly in target regions, to assess demand for financial services from youth living in the target regions	**Status:** Mapping completed, continuous market intelligence
3.2.2: Through a comprehensive call for proposals, select FSPs that will be provided with technical assistance to improve their work and expand their points of services to the areas of intervention	**Status:** Calls for proposal conducted in 2020, 2021 and 2022
3.2.3: Work with selected FSPs to develop a prototype of the financial services that will be provided for CfW beneficiaries	**Status:** Prototype completed, ongoing roll-out

Leveraging assessments and activities conducted in Years 1 and 2, Year 3 has been focused in two main directions: (i) **ensuring CfW recipients and their communities could easily access financial services** that are accessible and adapted to their needs; and (ii) **increasing savings capacity** of selected groups (youth, women and returning migrants) to better equip them in their journey towards economic independence.

3.2.1 Conduct detailed study outlining FSP presence and activities, particularly in target regions, to assess demand for financial services from youth living in the target regions

While extensive documentation exists and has been produced under the GrEEn Project to outline the FSP presence in the targeted regions as well as the specific needs of targeted groups for financial services, in Year 3, UNCDF continued its market intelligence analysis as well as its monitoring activities to **ensure the relevance of its products**. Considering the harsh economic conditions Ghana suffered in 2022 as a consequence of the global crisis as well as national challenges, highlights from internal assessment can be summarized as follows:

- **FSP presence and activities:** Financial institutions seem more reluctant to innovate and expand, as conditions are uncertain and their risk management strategies tend to be more conservative. Moreover, an unstable T-bill market puts them at high liquidity risk. This results in a much more prudent approach where new financial products struggle to see market maturity.
- **Demand for financial services:** UNCDF conducted in Year 3 a survey of SNV-assisted MSMEs to further understand their financial needs. Respondents (37) expressed more interest in savings from profits to actually fund their businesses (54 per cent), confirming a central role of a savings culture for business purposes as well. When it comes to investment products (e.g. equity or semi-equity investments), very few approached investors, as they do not seem interested in sharing ownership with external parties.

3.2.2 Through a comprehensive call for proposals, select FSPs that will be provided with technical assistance to improve their work and expand their points of services to the areas of intervention

In Year 3, the GrEEn Project continued to provide technical assistance to improve FSP partner work and expand their points of service to the areas of intervention. Specifically, all **partners have extended their network of access points in the two regions** to ensure that targeted groups have adequate and easy access to financial services. Cumulatively, 19,063 agents (7,459 women) have been deployed in the two regions as a direct GrEEn support, actively contributing to job creation by intentionally targeting women and youth to become digital financial services agents in the targeted regions.

In terms of technical assistance to improve FSP work to better serve GrEEn beneficiaries, UNCDF has ensured the following.

GrEEn IMPACT STORY

Digital financial services agent as a driver of change and job creation

Eighteen-year-old Matilda is a Zeepay agent in Santiaw in Agona Nkwanta (Ahanta West) in Ghana's Western region. In this role, she looks to offer her community better access to financial services as well as better support to Zeepay users.

Matilda is a resource for her community, which previously did not have any formal financial institution in town. As one customer notes with relief, 'Finally, I don't need to travel to withdraw my money.'

As a Zeepay agent, Matilda is responsible for account openings and for transactions such as deposits, withdrawals, transfers and bill payments, among others. On average, Matilda serves 50 customers a day.

Matilda is using this opportunity to finance her dream of becoming a nurse, saving the money she earns as an agent for school fees. On average, she can make up to GHS 20 per day in commissions – a significant sum.

Through the GrEEn Project, Zeepay is actively recruiting youth – especially young girls – from the Ashanti and Western regions to support expansion plans in the targeted districts. Zeepay prioritizes agents in the immediate community, and offers a systematic training programme to support them in their daily activities. Topics covered include financial management, digital finance, business operations and customer service.

- **GrEEn youth can access the Double Up and Grow** offer from Ecobank and OZÉ with massive sensitization campaigns targeting university students with business ideas from the two selected regions. The offer positions the organizations as one-stop shops for young business owners: the OZÉ app offers the opportunity to track business operations and send invoices, and a provides dashboard on business performance. Ecobank provides a full-fledged financial offering with Xpress Accounts, low KYC (know-your-customer) requirements and a zero-balance current account, with savings plans and insurance available. By Q4 2022, 3,994 people have been reached through these onboarding activities for the joint offer.
- GrEEn entrepreneurs using OZÉ have access to features such as an integrated payments platform, providing a **full-fledged digital solution for entrepreneurs' needs**. Additional features (e.g. automatic transaction entry, an inventory management system) are in the pipeline for OZÉ 2.0. As of 2022, 3,307 GrEEn entrepreneurs from the two regions are using the OZÉ platform for their bookkeeping and are willing to pay a service fee to access the platform.
- GrEEn **underserved populations in selected districts can access a low-KYC Fidelity Smart Account**. This full-fledged banking account can be used to start/increase savings to better sustain livelihoods through intensive engagement with targeted communities and local authorities. A total of 22,876 people (10,007 women and 13,102 youth) are using these products in selected areas and have mobilized GHS 767,768 in savings.
- **Targeted groups can access financial services through a mobile wallet** offered by Zeepay by supporting their expansion to targeted areas and supporting massive acquisition campaigns in the new regions. As of Q4 2022, 71,584 people (31,775 women and 22,081 youth) were using Zeepay as their

mobile wallet to make transactions save and receive remittances (see Activity 3.3).

3.2.3 Work with selected FSPs to develop a prototype of the financial services that will be provided for CfW beneficiaries

In terms of financial services for CfW recipients, Year 3 focused on consolidating the first cohort of CfW beneficiaries enrolled in 2021 and preparing the groundwork for the second cohort.

Forty-six CfW recipients of the 345 enrolled in the first cohort have accessed savings incentives as a result of their savings journey under the GrEEn Project: those able to save at least GHS 200 for three consecutive months were eligible for a GHS 50 top-up. In 2022, **a total of GHS 29,462.95 had been disbursed as part of the top-up savings incentive scheme**. Moreover, as the sensitization and awareness campaigns began for the new cohort in Q2 2022,

GrEEn financial partners (e.g. Ecobank) joined these activities to ensure smooth communication, good understanding and local ownership of the comprehensive services available to CfW beneficiaries and their communities. The **GrEEn Project supported Ecobank in extending its footprint** to all 10 MMDAs, with 14 new Xpress Points to ensure proximity and access to financial services. These areas were underserved, with only a few options available – mainly mobile money services or bank branches (e.g. rural banks) located only in district capitals.

The **GrEEn Project has brought full-fledged financial services to the last mile**: the CfW stream, despite being of limited duration (an average of three months), has the opportunity to bring financial institutions to underserved areas. As of Q4 2022, 756 new CfW beneficiaries and their immediate community members have access to financial services. Account opening activities are still ongoing, and have been throughout the beginning of 2023, to ensure that all onboarded CfW participants in 2022 will have the necessary support.

GrEEn IMPACT STORY

Digital tools to support green business ideas

Mustapha Ibrahim is a 27-year-old entrepreneur who runs his business at Atonsu S-line, Kumasi. He completed Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development (AAMUSTED) in 2021 and has a degree in accounting. In January 2021, Mustapha started his dream project – producing fuel, specifically petrol and gas, from plastic waste. He has yet to produce the fuel in commercial quantities but sees this innovation as a secret weapon to tackle the waste menace in Ghana.

Mustapha was introduced to OZÉ at a training session on the AAMUSTED campus. Although he is not looking at profitability at this point, given his accounting background, he knows how important it is to keep expenses documented. He trusts OZÉ to give him that assistance while he focuses his time and energy on Musplastics. Mustapha currently devotes most of his time on opportunities to pitch his project to potential investors for funding, grants and any form of financial assistance that will help him move his business to the next level.

A3.3 FINANCIAL SERVICES LINKED TO REMITTANCES

Snapshot of progress by subactivity

3.3.1: Select partner FSPs/ MTOs/fintechs to be provided with technical assistance to develop prototypes to meet the needs of the target groups	**Status:** Calls for proposal conducted in 2020, 2021 and 2022
3.3.2: Provide grants and technical assistance to partner FSPs/MTOs/fintechs to test services and products	**Status:** Development completed, ongoing testing
3.3.3: Work with FSPs/MTOs/ fintechs through technical assistance to develop innovative mechanisms for target groups to better access loans	**Status:** Prototype completed, ongoing roll-out

3.3.1 Select partner FSPs/MTOs/ fintechs to be provided with technical assistance to develop prototypes to meet the needs of the target groups

Through the request for applications launched in Q1 2022, UNCDF in Year 3 selected a new fintech partner to be provided with technical assistance to work with the GrEEn Project. PayInc, trading under the name PayAngel, is an African market remittance and cross-border payment specialist using technology to deliver straight-through, cost-efficient and affordable payment solutions to Africans on the continent and in the diaspora. **PayInc is a global zero-fee fintech platform, empowering immigrants** to shape the economic realities of their families and home regions, while enabling local businesses to access new cross-border markets.

3.3.2 Provide grants and technical assistance to partner FSPs/MTOs/ fintechs to test services and products

Under the GrEEn Project, UNCDF has provided funding and technical assistance to PayInc to test its **direct-to-merchant remittance (D2MR)** that allows remitters in the diaspora to directly and conveniently remit money to institutions, organizations or vendors in the selected areas. D2MR is a channel that enables diaspora members to participate in the financial and commercial sectors of their home countries in a friction-less manner, whether saving, investing, paying fees or paying for goods and services. D2MR will be expanded to the targeted regions of Ashanti and Western so targeted groups both in sending and recipient countries (youth and women) can benefit. In particular, **targeted diaspora groups will access three new remittance-linked financial services** – (i) savings account and investments, (ii) school fee payments and (iii) hospital fees – in their country of origin for themselves and their family members.

Even though the partnership only kicked off in Q3 2022, **PayInc has achieved some quick 'wins' that have positioned the GrEEn Project as a best practice among the diaspora** for investment options and to channel resources to the Ashanti and Western regions. For example, activation campaigns in the United Kingdom (e.g. Ghana Party in the Park, Expo Ghana Exhibition) had the participation of the Ghana High Commissioner to the United Kingdom and Ireland as well as influencer partnerships to better channel messages among targeted groups and appeal to people originally from the two regions.

D2MR launch event for diaspora members

While Year 4 (2023) activities will focus on the scale-up of such approaches, activities conducted until Q4 2022 have provided insights on the uptake and usage of these services:

- To date, 2,610 clients have registered on the platform, and the majority (2,506: 1,002 women and 887 youth) are currently using it.

- Users have remitted USD 286,135 to contribute to their savings capacity back home, using the platform to send money to savings accounts at local financial institutions.

Under the funding and technical assistance facility, UNCDF has continued to expand support to Zeepay, whose partnership was kicked off in Year 2.[9] During Year 3, the team completed the prototype of a microinsurance product linked to remittances and an initial assessment for the design of a digital savings product linked to remittances.

In Q2, UNCDF launched a training of trainers for members of the Zeepay team who will deploy the **microinsurance product** to targeted communities. A mix of agents, sales personnel and product managers have attended the three-day training, which focuses on product features, marketing activities and financial education content and techniques to ensure full uptake. A field exercise was organized to ensure practical experience with targeted groups such as women and youth in the Ahanta district (Western region). The microinsurance product was officially launched on the International Day of Family Remittances (16 June) for users sending money home through MoneyGram with an industry event held at Zeepay headquarters in Accra. Public and private stakeholders were in attendance and the event and product were publicized through large-scale awareness campaigns on radio, TV and social media.

To increase traffic among senders for the GrEEn-supported microinsurance product,

Example of marketing material for remittance-linked microinsurance

Zeepay recruited UK-licensed **small payment institutions** – entities registered to provide certain payment services within a limited monthly transaction volume. In Q3 2022, Zeepay organized a one-day workshop in London that brought together 25 small payment institutions to look at the benefits of leveraging remittances to offer additional financial service products such as microinsurance and savings – products that UNCDF has supported Zeepay to develop under the GrEEn Project.

As of Q4 2022, **49,573 people (33,214 women) from Ghana's Ashanti and Western regions have benefited from microinsurance linked to remittances**: while sending money back home, family and friends living abroad have opted for the microinsurance as an add-on service.

3.3.3 Work with FSPs/MTOs/fintechs through technical assistance to develop innovative mechanisms for target groups to better access loans

The GrEEn Project continued to work with fintech providers such as OZÉ to use digital information to predict the credit risks of vulnerable groups such as youth- and women-led businesses that do not have

[9] With GrEEn support, Zeepay is expanding its network of agents to increase proximity of services and developing new products that leverage on its Zeepay Wallet: remittance receivers in the two GrEEn regions will be able to access funds directly through multi-service and dedicated agents located in the targeted communities as well as use these funds for a dedicated financial services.

access to traditional finance. Through machine learning, OZÉ helps financial institutions such as Ecobank Ghana assess the creditworthiness of young entrepreneurs in the Ashanti and Western regions. OZÉ's data allow the app to predict credit risk and provide young entrepreneurs with affordable capital. As of Q4 2022, **GHS 181,923 have been disbursed to 30 OZÉ entrepreneurs**.

The GrEEn Project also supported scale-up of Pezesha's **Patascore**, a unique centralized secure data platform that combines human knowledge and artificial intelligence with automation technology to facilitate accurate credit decisions and efficient management of the loan origination process. Patascore enables real-time credit decisions, giving consumers options for loan amount and terms. With GrEEn support, Pezesha deployed its peer-to-peer lending model in the Ashanti and Western regions and provided **financial literacy and post-disbursement support to 683 entrepreneurs (459 women and 238 youth), disbursing a total of GHS 4,628,967**. However, due to the difficult economic conditions Ghana faced in 2022, Pezesha has slowed operations in order to better manage financial risks and avoid over-indebtedness on the part of MSMEs, which have struggled to meet loan repayments, especially in the second half of 2022.

A3.4 CROWDFUNDING

Snapshot of progress by subactivity

3.4.1: Undertake a market scan of local crowdfunding platforms which can potentially be leveraged	**Status:** Calls for proposal conducted in 2020 and 2022
3.4.2: Provide grants and technical assistance to scale up and/or develop a crowdfunding platform	**Status:** Development completed, ongoing testing

3.4.1 Undertake a market scan of local crowdfunding platforms which can potentially be leveraged

In Year 3 the GrEEn Project invested time and resources to bring together local crowdfunding partners that can potentially be leveraged under the project. Building on the market scans and continued engagement with actors identified in Years 1 and 2, **UNCDF has positioned the GrEEn Project and the EU as pioneers in the crowdfunding space**.

The concept of crowdfunding is quite new, both around the world and in Ghana, and the first guidelines regulating it in the country were released by the Bank of Ghana in 2021. These cover donation and reward-based crowdfunding only; debt (or peer-to-peer lending) and equity models involving securities and loans fall under the jurisdiction of Ghana's Securities and Exchange Commission (SEC). Collaborating with the Bank of Ghana and the SEC, **UNCDF has convened public-private dialogues bringing regulators together with local players** that either have crowdfunding platforms or are interested in launching a platform to discuss the challenges and opportunities of ensuring an enabling regulatory framework that balances innovation and private sector and investor interests. This effort has given the GrEEn Project a unique opportunity to frame the guidelines for investment-based models and pave the way for such platforms to be leveraged.

Leveraging its convening power and role as an ecosystem facilitator, UNCDF adopted a phased approach to initiate the consultative process with the private sector that has informed the SEC policy formulation. Specifically, and among other actions, it:

- Leveraged UNCDF's network of providers to **ensure good representation of critical stakeholders in crowdfunding** and brought them together to participate in the consultations

UNCDF and SEC personnel during workshop to review guidelines

- Provided **technical support to assess the guidelines** with the private sector to ensure all concerns were captured, sharing best practices and ensuring representation of smaller players
- Convened public and private dialogues to **facilitate exchanges** and inform the policy process

The engagement culminated in a workshop hosted by UNCDF in Q3 2022 and attended by high-level representatives from the SEC to discuss and engage with crowdfunding providers on critical issues affecting the sector. In Q4 2022, the GrEEn Project supported a first review of the inputs collected during consultations by bringing together SEC top management – its director general and deputy directors as well as heads of division – to update the guidelines.

The engagement has been successful and will continue in Year 4 to (i) finalize the guidelines through best practices and technical expertise and (ii) conduct dissemination and awareness campaigns among stakeholders.

3.4.2 Provide grants and technical assistance to scale up and/or develop a crowdfunding platform

In Year 3, the GrEEn Project added two new providers – Grow For Me and Chango – to its crowdfunding partner portfolio; these join Year 1 and 2 partners Crowdfrica, FundRaising Africa and Pezesha.

Grow For Me is a web- and mobile-based agricultural crowdfunding platform, offering rewards to investors willing to support farmers and aggregators after completion of the harvest cycle (a revenue-sharing model) and using the capital to offer lending options and capacity building to smallholder farmers – resulting in a much better integrated value-chain approach. Thanks to GrEEn support, Grow For Me will leverage its business model and expand to the targeted areas to provide capacity building, access to finance, and access to market for youth and women farmers as well as a new innovative channel for diaspora investments. Investors can support two types of investment, with Grow For Me then channelling the funding into two different avenues:

- **Input financing:** Investors can support farms that need financing for inputs with associated estimated returns. Grow For Me provides farmers with fertilizers, seed and other needed inputs; at harvest, the farmers sell their product to Grow For Me (as a payback of the inputs financed); this in turn is aggregated with other production.
- **Trade financing:** Investors can invest in commodities (e.g. soy bean, maize, cocoa) that Grow For Me will buy from farmers or from aggregators that do not have adequate access to market by aggregating post-harvest sales at the most convenient time and price by leveraging the warehouse of the Ghana Commodity Exchange.

In Q3 and Q4 2022, UNCDF supported Grow For Me in delivering successful results and paving the way for Year 4 scale-up.

- **Initial assessment and identification of key areas for deployment:** Grow For Me engaged in both regions with the regional department of agriculture, the MMDAs and farmer groups to better understand the individual GrEEn districts. The mapping of operational areas was based on the availability of warehouses found within a radius of 80 kilometres from adjoining communities. This makes it easy and affordable for any aggregator or farmer to convey commodities to the warehouse for sale on the Grow For Me Platform. In the Western region, Daboase and Mpohor were selected as operational districts due to predominant cultivation of cash crops such as cocoa, oil palm and coffee. In the Ashanti region, Ejura-Sekyedumase is a major producing area of maize and cowpea; also, communities such as Kasei, Saboline, Teacherkrom and Nkwanta have a large number of female farmers and aggregators who need financial help to scale their businesses.

GrEEn IMPACT STORY

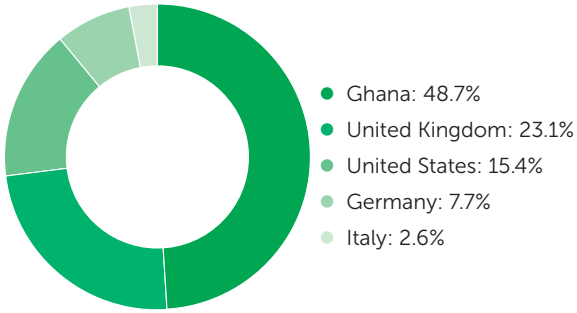
Crowdfunding to support farming communities

Peter is a farmer from the Ashanti region, farming mostly maize. He received input financing from Grow For Me covering fertilizers and seeds, as well as training on new farming techniques. From the four acres he owns, he managed to harvest 50 bags of maize – almost double his yield compared to previous seasons. Selling this increased crop brought Peter more money. Even after paying Grow For Me, Peter had money left over to pay his son's university fees.

- **Pilot phase and initial roll-out:** Grow For Me selected the Ejura-Sekyedumase district to pilot the value proposition. In Q3 2022, 200 women farmers and aggregators showed interest and were manually registered by agricultural extension officers following community entry by the Grow For Me team. The pilot phase onboarded 148 farmers and aggregators for the digital solution: 65 aggregators were onboarded, and 83 farmers (77 women) received input financing. The input package contained hybrid seeds, fertilizers, pesticides, insecticides and drone services from Bayer.
- **Mapping of key diaspora groups:** Targeted areas mapped for fundraising include the United States and Canada, the United Kingdom and the European Union, and Ghana and other African countries. During the assessment, Grow For Me gave five diaspora groups the opportunity to try out the platform for direct investment (see Figure 2.3).

Nyame Be Ye women farmers association in the Western region

Figure 2.3 Countries of origin of first round of diaspora engagements



As Grow For Me continues its efforts to enrol farmers, aggregators and diaspora members on the GrEEn-supported platform, year-end results confirm that the support to farming areas has unlocked constraints related to access to markets, finance and skills. By supporting innovative business models such as Grow For Me, the GrEEn Project provides solutions that support targeted communities in their journey towards economic independence. As of December 2022, **GHS 497,460 has been disbursed to farmers and aggregators, of which GHS 158,386 was from diaspora supporters**.

Chango, powered by IT Consortium, is a donation-based crowdfunding platform that enables fundraising and aims at digitizing group contributions to projects with social impact. Thanks to GrEEn support, Chango will expand in the two targeted regions and will enrol youth and women to create public and private groups and raise funds through a digital platform that allows for more accountability and monitoring regarding funds use.

The business model seeks to digitize what is currently happening but remains in the informal space: **people contribute to projects within their community** where the public sector is absent or does not have enough resources to provide services. Community members come together and support the funding needs for the benefit of the entire community. The GrEEn Project will utilize this medium to raise funds to undertake climate-resilient investments identified in the MMDAs' medium-term

Engagement with traditional councils in selected districts

development plans, to be co-financed by the diaspora through the crowdfunding platform using the PBCRG mechanism to foster transparency and accountability. This innovation is being made available to the MMDAs as a source of funds aside from the regular intergovernmental fiscal transfers and internally generated funds to increase the fiscal space needed for implementation of public investments in the districts.

Chango provides a means for informal groups to raise funds (locally or internationally) for a specific goal. The crowdfunding platform gives two options: **private groups** are created and managed by any person and have a limited number of members, usually with existing relationships; **public groups** are created by a registered corporate entity that has a registered bank account in a commercial bank and is seeking additional donations from members that are not necessarily among its existing immediate relationships.

The GrEEn Project will support Chango to **intentionally target diaspora members and channel their contributions to the platforms** to contribute to projects in their communities of origin. Through a network of ambassadors and influencers, Chango will increase awareness and knowledge of crowdfunding among Ghanaians as well as the role of the GrEEn Project in driving this change.

The partnership kicked off in September 2022, with the majority of implementation to occur in Year 4. As of Q4 2022, UNCDF and Chango have completed the following milestones:

- **Identified pilot communities:** Ahumasu (Ashanti) and Busua-Ahanta (Western)
- **Engaged local authorities:** both public officials (MMDAs) and traditional councils
- **Identified existing community projects:** these will be positioned for diaspora engagement
- **Raised funds:** a total of GHS 555,268 has been received in donations, GHS 150,138 from diaspora members

Progress results and outputs

Table 2.4 summarizes progress on results and outputs to date in accordance with the GrEEn Results and Resources Framework. The logframe was updated during Q4 2022 and validated by the EU in January 2023 with registration number Ares(2023)682744. The indicators reported are those under UNCDF auspices; indicators for which SNV is responsible are not included here.

Table 2.4 Summary of progress against GrEEn Results and Resources Framework

Results chain	Indicators	Reference points[1]	Targets[2]	Progress as of December 2022
Overall objective: Impact				
To contribute to addressing the root causes of irregular migration through green and climate-resilient local economic development and improving future prospects of beneficiaries, by increasing access to finance of returnees, youth and women, in selected regions (Ashanti and Western)	Rate of unemployment among young people in the intervention region	Ashanti: 16.7%[3] Western: 12.5%	23%[4]	To be reported by the end of the project
	Number of young people and returnees who intend to stay and earn a living in Ghana's Ashanti and Western regions (disaggregated by sex, age and region)	0	60% (those who responded positively to qualitative interviews)	
Specific objectives: Direct outcomes				
SO1: Support the transition of local economies to green and climate-resilient development	Number of MMDAs that have initiated a transition to green and resilient local economies through the integration of these issues in local plans and investment programmes[5]	0	10 MMDAs	10 MMDAs
SO3: To create and strengthen local ecosystems that support youth (self-) employment and the development of MSMEs	Number of beneficiaries accessing financial services[6] (disaggregated by sex, age and district)	0	70,000 people accessing financial services (youth: 60–80%, women: 40–60%, returnees: 5–10%)	111,423 people accessing financial services (active users): 47,268 women (42%), 42,005 youth (37%), returning migrants to be tracked in Year 4 (2023)

Results chain	Indicators	Reference points[1]	Targets[2]	Progress as of December 2022
Results				
R1: Local economies are stimulated and short-term job opportunities for youth, women and returnees are created through green and climate-resilient investments	1.1: Number of short-term jobs[7] (full-time equivalent – during a month) created (disaggregated by sex, age, sector and district)	0	2,750 short-term jobs created[8]	426[9]
	1.2: Value of investments delivered by local SMEs (disaggregated by volume, sector and district)	0	EUR 500,000 investments delivered by local SMEs	EUR 594,000 (preliminary)
	1.3: Value of investments delivered and funded through the diaspora crowdfunding platform[10] (disaggregated by sector and district) and matched for local public investments	0	EUR 100,000 investments delivered and funded through the diaspora (and matched through PBCRGs)	0
	1.4: Number of beneficiaries with improved access to green and resilient infrastructure services[11] across sectors (disaggregated by sex, age and district)	0	375,000 beneficiaries of improved infrastructure services (women[12]: 40–60%)	90,156 beneficiaries[9]
R2: Employability of youth, women and returnees is improved through orientation support and assistance, to transition to skills development programmes, for the benefit of green and climate-resilient local economies (CfW beneficiaries)	2.2: Proportion of CfW beneficiaries participating in employability life skills and technical training (disaggregated by sex, age and district)	0	100% CfW beneficiaries engaged	100%[9]
	2.3 Proportion of CfW beneficiaries receiving demonstrable coaching and mentoring support, improving their employability and performance	0	100% CfW beneficiaries engaged	100%[9]

Results chain	Indicators	Reference points[1]	Targets[2]	Progress as of December 2022
R3: Increased access to and usage of financial services, leveraging remittances, adapted to the needs of (i) youth, women and returnees benefiting from CfW schemes and (ii) local communities and MSMEs	3.1: Number of trainees in financial literacy/ training modules (disaggregated by sex, age and district)	0	70,000 people trained in financial literacy (youth: 60–80%, women: 40–60%)	68,792 trained in financial literacy: 30,557 women (44%) and 29,968 youth (43%)
	3.2: Volume of savings mobilized (disaggregated by sex, age and district)	0	EUR 1,400,000 savings mobilized	GHS 6,589,921 (USD 1,192,746; EUR 1,073,451) savings mobilized from targeted groups (outstanding balance end of period)
	3.3: Number of remittance-linked financial services supported by the action	0	4	4 (remittance to insurance; remittance to financial services; remittance to health; remittance to education)
	3.4: Volume of funds mobilized by the diaspora through crowdfunding platform, or other financial services channelled in support of targeted groups	0	EUR 300,000 funds mobilized from the diaspora	GHS 319,574 (USD 57,841; EUR 52,056) mobilized from diaspora through crowdfunding platforms
	3.5: Number of institutions supported by the action to test, pilot and deliver financial services	0	10	11 through 9 signed agreements on funding and technical assistance

Note: Youth = age 18–35; adults = age 36 and above. Results have been reported in both local (GHS) and hard currencies (USD and EUR) using official UN exchange rates; due to currency fluctuation, the exchange rates used are those in effect when the agreement was signed in November 2019: USD 1 = GHS 5.525; USD 1 = EUR 0.9; 1 EUR = GHS 6.139; 1 GHS = EUR 0.163.

[1] Baseline is 2019.

[2] Targets are for end 2023 and based on previous experience of SNV and UNCDF in Ghana and similar markets.

[3] Data are from 2019 Ghana Living Standards Survey by Ghana Statistical Service and in line with GERF 1.11.

[4] Negative trends are due to COVID-19 outbreak in 2020 and macroeconomic crisis that affected Ghana in 2022, both beyond the project's control. Despite the negative trends, the project will contribute to slow the deterioration of the unemployment rate.

[5] Aligned with EU Results Framework 3.4 and EUTF Common Output Indicator 2.1: Number of local development plans directly supported.

[6] Aligned with EU Results Framework 2.13 and EUTF Common Output Indicator 1.3: Number of people assisted to develop economic income-generating activities.

[7] Aligned with EUTF Common Output Indicator 1.1: Number of jobs created and EU Results Framework 2.11.

[8] Full-time equivalent, during a month.

[9] Data are for Year 2 and do not reflect Year 3 progress, which will be made available end of Q1 2023.

[10] Aligned with EU Results Framework 3.5.

[11] Aligned with EUTF Common Output Indicator 2.9: Number of people having improved access to basic services and EU Results Framework 2.11.

[12] Females older than age 35 excluding returnees.

3 Programme management

The complexity of its holistic approach as well as the cross-sectoral nature of the GrEEn Project demands strong coordination and commitment from key stakeholders and partners, both internal and external. An organizational structure with well-defined roles and responsibilities has been developed by UNCDF to foster collaboration among the different actors (see Figure 3.1). This clearly delineated management and technical structure is continually adapted to project and partner needs to improve performance and synergies.

This section discusses project oversight and partnerships and addresses cross-cutting issues (gender mainstreaming and environmental and social mitigation measures) encountered during the reporting period.

Project oversight

The third year of implementation has seen UNCDF focused on increasing its presence in the two regions to better deliver activities and impact at the local level. The action has successfully been rolled out in all 10 MMDAs. Two field officers (finance analysts), in addition to the existing local community and development officers, were hired to provide technical assistance to the project staff and partners. While the programme management specialist left the organization in June 2022, the two technical leads have adequately absorbed the tasks and ensure continuity with no major challenges for private or public actors. With the support of senior colleagues,[1] the team has ensured smooth delivery, oversight and coordination of all activities.

[1] The UNCDF GrEEn team is supported by the LoCAL Programme Manager as well as by the Youth Empowerment Programme Manager who provide strategic guidance and backstopping to the team.

The lag that was experienced in 2020 at the height of the COVID-19 pandemic has had an impact on the project's ability to meet its targets, particularly those under Result 1 – i.e. the yearly disbursements to the districts which translate into beneficiaries benefiting from resilient infrastructure. **Corrective measures are being explored to enable target achievement** and consolidation of ongoing efforts.

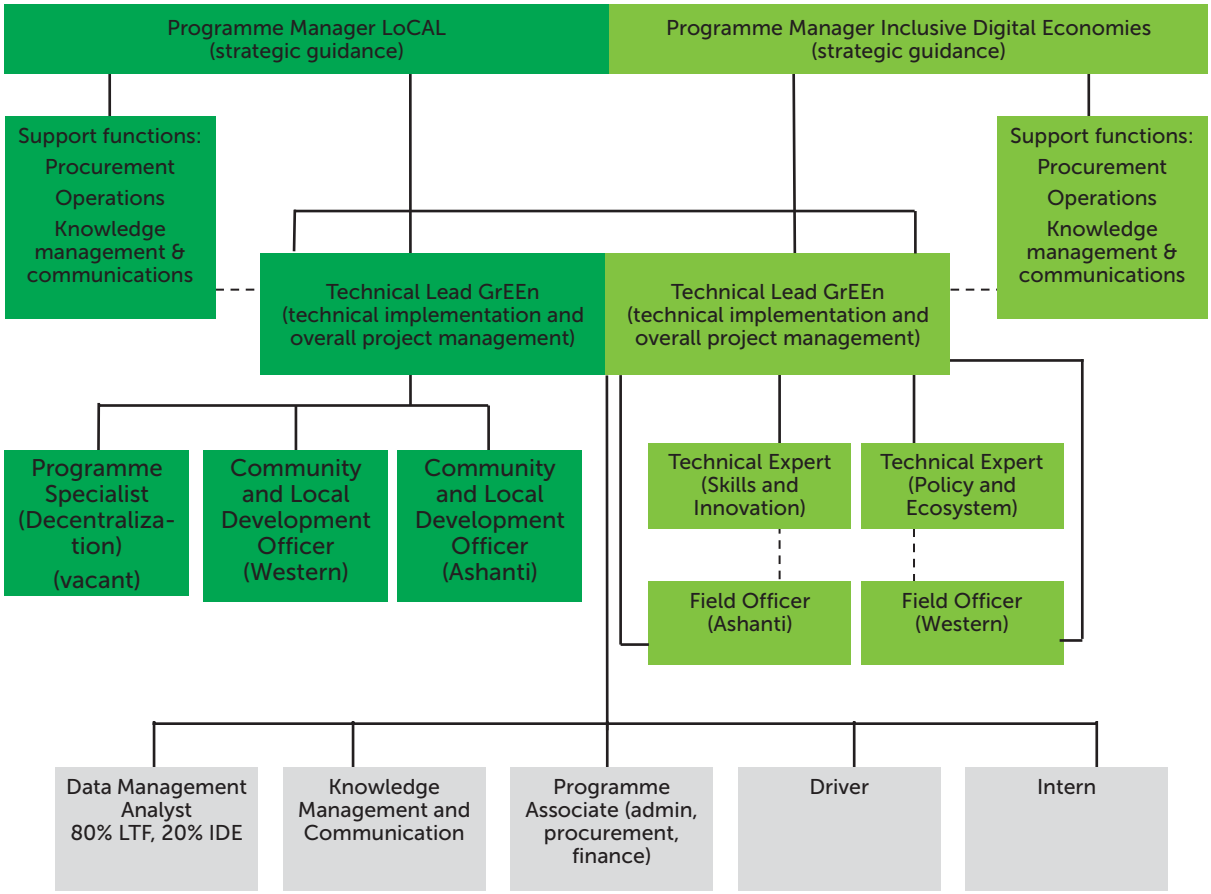
In 2022, UNCDF facilitated a partners meeting (January) and a GrEEn Project Steering Committee meeting (October), as well as meetings of thematic technical working groups to ensure that inputs and guidance from key stakeholders were incorporated in the implementation of the action. The **major outcomes from the Project Steering Committee meeting**, which was led by the MLGDRD and co-chaired by the EU, are highlighted here:

- Overall appreciation of the results of the GrEEn Project for its intended beneficiaries
- Alignment to government policies and priorities
- Recommendation to better strengthen joint communication and reporting for public dissemination
- Approval of the APA scores to sanction allocation of funds to the MMDAs
- Commitment to organize a new Project Steering Committee meeting in early 2023 to approve the annual workplan
- Overall openness to support a no-cost extension beyond the current project end date (November 2023) to fully deliver on the project's ambitions

Partners and synergies

During Year 3, UNCDF focused its efforts on consolidating relationships with the key stakeholders of the intervention. UNCDF **strengthened the partnership with SNV**

Figure 3.1 UNCDF Core GrEEn Team



in response to recommendations and expectations of the EU and government partners, implementing various joint activities and integrating the action to offer beneficiaries a full integrated journey, especially since the second half of the year. Examples of this joint approach include (i) the transition of CfW beneficiaries to the OYE programme, (ii) business support services (e.g. digital bookkeeping) to OYE as well as to MSMEs supported by SNV, (iii) support of village savings and loan association formalization through SNV partners, and (iv) joint participation in SNV-led events such as trade shows and job fairs.

The GrEEn approach has attracted the attention of a variety of national and international actors, most of them engaged in the fields of migration, climate change, digital transformation and job creation. Under EU leadership, partnerships and synergies achieved by the GrEEn Project during Year 3 include the following.

- Within the **UN system**, the GrEEn Project is seen as a model for fostering a green entrepreneurial mindset in Ghana, particularly through innovative and sustainable actions implemented at the local level. The strategic positioning of UNCDF through GrEEn is contributing to the development of the **new UN Sustainable Development Cooperation Framework (2022–2025)** for Ghana. Notably, UNCDF is contributing at various levels to discussions addressing important topics on climate transformation, impact financing for the SDGs and digital transformation.
- UNCDF has been engaging with partners to ensure complementary synergies with existing initiatives and to explore new funding

opportunities for the progressive scale-up of the PBCRG mechanism in Ghana as deployed under the GrEEn Project. Engagements are ongoing between **UNCDF and the MLGDRD to support the latter's accreditation to the Green Climate Fund** if nominated by the national designated authority, the Ministry of Finance. The MLGDRD has officially expressed its willingness to the national designated authority to pursue resource mobilization efforts with the Green Climate Fund for scale-up of the LoCAL mechanism.

- Partnerships with the United Nations Environment Programme and Norway building on the GrEEn/LoCAL approach are discussed under Subactivity 1.3.1.
- Through the GrEEn Project, UNCDF is a strong partner in Ghana's digital journey and has fostered a solid **relationship with the MoCD**, which is mandated by the president to lead this journey.[2] The GrEEn Project has helped the MoCD assess the development and status quo of the national digital economy using UNCDF's Inclusive Digital Economy Scorecard (IDES). This strategic performance and policy tool has been developed to support countries in better understanding and monitoring the status of their digital transformation, with a view to helping them make it more inclusive. The scorecard identifies key market constraints hindering the development of an inclusive digital economy and helps governments to set the right priorities with public and private stakeholders, and to foster accelerated development of a digital economy that leaves no one behind.
- The GrEEn Project supported a **learning exchange among UNCDF partner countries** in Zambia in Q4 2022. Three representatives from the Government of Ghana (the Ministry of Finance, the MoCD and the National Information Technology Agency) attended high-level learning events and exchanges with peer countries on their actions to ensure an inclusive digital transformation journey. UNCDF subsequently facilitated a community of practice bringing together participants and practitioners to continue the exchange and dialogue as well as share best practices.
- UNCDF participates in various task forces with donor organizations, implementation agencies, government institutions (e.g. the Diaspora Affairs Office) and civil society organizations to ensure the GrEEn Project complements existing initiatives and that synergies are explored to advantage beneficiaries. For instance, UNCDF is actively participating in the **Migration Coordination Platform** (Return and Reintegration sub-group) aimed at contributing to achieving a sustainable and development-oriented return and reintegration ecosystem in Ghana and in the **National Remittances Stakeholders Network** led by the International Fund for Agricultural Development to develop a conducive ecosystem for remittances. UNCDF is also engaged in sectoral and technical meetings led by the Ministry of Employment and Labour Relations and other stakeholders on implementation of the **National Green Job Strategy** (2021–2025).

Gender mainstreaming

UNCDF Ghana is committed to include gender mainstreaming as an important component of its country and programme agenda. Gender equality and inclusion as a cross-cutting issue is factored into all activities conducted within the GrEEn Project. All interventions are focused on integrating gender at every level; this is strongly articulated in the UNCDF GrEEn logframe.

[2] The MoCD is in charge of developing a new digital economy policy which will govern all aspects of the digital space; this policy is expected to be released in 2023.

As a concrete example, the PBCRG sees gender mainstreaming as a critical component of the mechanism's implementation and has an indicator measuring it in its APA of the MMDAs.

Addressing the different needs of women has been central to the GrEEn Project's work with the financial sector. In Year 3 and in line with the UNCDF approach to leverage market system development approaches to decrease the digital and financial divide for women and girls, the GrEEn Project mainstreamed gender in all interventions to improve women's economic opportunities, and to help transform women into builders of emerging digital economies. The approach is captured in the video released for International Women's Day 2022.

All financial providers supported by UNCDF have clear targets in terms of outreach to women and monitoring of sex-disaggregated data. As of end Year 3, the **GrEEn Project reached 57,895 women with innovative financial services** with 47,268 of them (82 per cent activity rate) actively using them in their everyday life.

Also in Year 3, UNCDF worked with the **Bank of Ghana to accelerate its women's economic empowerment agenda** by leveraging the knowledge and expertise accumulated under the GrEEn Project. The collaboration was kicked off during International Women's Day 2022 with a convening workshop where the financial ecosystem was invited to discuss a key issue affecting women's usage of financial services: the availability of data for product development and policymaking. The workshop culminated with a call to action to both public actors (e.g. the Bank of Ghana) and private actors (FSPs, sector associations) to address the lack of disaggregated data needed to inform service development and delivery. UNCDF followed up with the Bank of Ghana to identify key factors that would enable better visibility of women's access to and usage of financial services. A technical assistance plan is expected to be rolled out in Year 4.

GrEEn IMPACT STORY

Challenging traditional gender roles to tackle climate change with the GrEEn Project

Building resilient communities that can withstand and adapt to the impacts of climate change can begin with the hard work of women like Sarah Gyamfuah, a young single mother who is breaking down traditional gender roles in Ghana.

For many in Ghana, the idea of women providing physical labour on a construction project is virtually unheard of. Such jobs are exclusively reserved for men. Determined to disprove the notion of men and women being unequal, Sarah assumed the duty of timekeeper and community facilitator a GrEEn flood-resistant bridge construction project in Ejura-Sekyedumase. In effect, she served as foreman for the construction, supervising over 80 people, most of whom were much older than her. Cultural norms in Ghana find it inappropriate for a young person to give instructions to older people; it is even more taboo for a younger female to do so.

'Serving as the community facilitator on this project was a major challenge for me, considering I had to supervise people who were many times my senior. When there were disputes, I was the one tasked to settle these. I had to ensure people did the work they'd been assigned – even though some people wanted to receive their wages without actually working.

'The wages I earned from the CfW programme helped me enrol my child in school. Prior to this activity, he was home, and this was a significant worry for me. My child is my joy and he's what inspires me every morning.

'This has been an eye-opening experience for me. I never believed I could take on such a leadership role, and the skills I developed along the way have been of immense benefit. I am more confident now and believe I can achieve more in life,' Sarah notes.

Thanks to the project, Sarah has come to understand that more needs to be done to empower women in Ghana. She believes that the notion of jobs reserved for men or women should be a thing of the past: 'Women are perfectly capable of performing tasks meant for men,' she explains.

In line with GrEEn Project efforts to promote gender equity and empower women, youth and returnees, UNCDF and SOS Children's Villages organized two events to mark the celebration of the **International Day for the Elimination of Violence against Women** in collaboration with the MMDAs. The events provided an opportunity to enlighten participants on GrEEn Project interventions and how women, youth and returnees can be empowered through the project. The events, held 25 November 2022 at the Sekyere Kumawu district and Offinso municipal assemblies, specifically sensitized participants on gender-based violence and its root causes and avenues for seeking redress when violated. The events engaged a total of 503 participants.

Environmental and social mitigation measures

At the project management level, the UNCDF team aims for full commitment and compliance on the part of the MMDAs to ensure that social and environmental standards are fulfilled and taken into account, both internally (office and staff) and externally (relationships with partners and their specific engagement).

The majority of activities proposed and engaged in by the GrEEn team during the third implementing year have been directly or indirectly aimed at supporting and building a green and climate-resilient economy with a focus on the local scale. This was also

Under the leadership of the Government of Ghana, the UNCDF and SOS Children's Villages GrEEn team participated in a national tree planting exercise that was held simultaneously in Drobonso, Sekyere Afram Plains district, and the Wassa Amenfi East municipal assemblies. The event was held in collaboration with SNV and the Ghana Forestry Commission as part of activities aimed at greening the country.

effectively assessed in the MMDAs during the APA conducted in the year.

Under Result 1 of the GrEEn Project, resilient infrastructure activities have been implemented at the local level to prevent and reverse environmental degradation. Particularly, during the several sensitization campaigns organized, the communities were engaged and trained on programmatic and practical concepts to **foster green and climate-resilient economies**. GrEEn Project CfW beneficiaries engaged in farming were trained on the production and use of eco-friendly organic fertilizers; this topic is especially timely given that the war in Ukraine has curtailed fertilizer importation.

SOS Children's Villages in collaboration with UNCDF on 22 April 2022, embarked on a training exercise to mark World Earth Day on the theme **Invest in Our Planet**. The exercise focused on promoting sustainable production practices for indigenous people in the Offinso North district and Wassa Amenfi East municipality – specifically, on how to produce and use organic fertilizers. Overall, 195 participants were trained in organic manure production.

Financial providers were also encouraged to target beneficiaries active in the green sectors and with practices that are environmentally friendly. UNCDF **supports GrEEn partners in user acquisition strategies by leveraging the activities of GrEEn co-implementor SNV**. For instance, MSMEs that are part of the GrEEn Result 4 incubation and acceleration programmes can be linked to the FSPs of Result 3 to match funding needs with available financial offers. Even though this matching has been somewhat discontinued with improved coordination, some green MSMEs received either training support in financial management or funding from FSPs.

GrEEn IMPACT STORY

Empowering green MSMEs with access and usage of financial services

Afua A.O. Baidu is a young entrepreneur and co-founder of Trash Smart, a waste management start-up connecting communities to haulers and haulers to recycling companies in Kumasi, the capital city of the Ashanti region. Through this initiative, Afua promotes good public health by ensuring residents live in a clean and healthy environment. She provides clients with education on reusing, repairing, composting and recycling.

Thanks to the GrEEn Project, she has taken an enormous leap to digitize her business operations and formalize her record-keeping – thus helping her scale up operations. Afua had struggled to maintain comprehensive paper-based business records as she built her client base. Time and resource constraints also prevented her from building a sound accounting system.

'I struggled to keep up to date on my expenses and sales in a notebook since I couldn't afford an accounting system. This issue significantly affected the running of Trash Smart, as there were several months when I could not accurately determine my profit and losses. I also tried to track my business in Excel, but it was not updated regularly. Since we're a very young start-up, I could not afford to hire a professional accountant to manage my books for me.'

Trash Smart was one of the businesses that joined the incubator implemented by SNV. During the incubation programme, Afua attended a session where she learned about UNCDF partner OZÉ's bookkeeping app designed to bring entrepreneurs into the digital era. Signing up for OZÉ in July 2021 revolutionized Afua's business. She has methodically used the app to track her expenses and sales and to send payment reminders to her clients via WhatsApp.

Afua notes significant progress after just six months: 'Without the support of the GrEEn Project, Trash Smart would not have acquired the necessary skills to digitalize, expand and learn best business practices. With OZÉ, record-keeping has been made easy and has streamlined my operations. I am more confident when dealing with clients since I know my records are up to date now. I also plan to develop a mobile app for my business and include more digital payment options for my clients in the future'.

4 Communications and visibility

In Year 3, UNCDF under the GrEEn Project continued intensifying communications and visibility activities at the national and local levels to position the EU as a key partner for Ghana and unlock opportunities for job creation and empowerment. The focus in Year 3 leveraged recognition of GrEEn and EU branding among national players and project beneficiaries while sharing lessons learned and insights from implementation to inform stakeholders and the ecosystem in general.

The major driver of all communications and visibility activities has been the impact being made in the lives of project beneficiaries in the Ashanti and Western regions. UNCDF uses its official website to share compelling stories through articles, videos etc.; and stores a variety of communications and visibility materials from the GrEEn Project in a centralized visual asset database containing over 900 unique images of project activities, stock footage, project beneficiaries etc.[1]

This section is organized as follows to summarize key Year 3 communications and visibility accomplishments:

- **Community dialogue and engagement** highlights how UNCDF and its partners have engaged with final project beneficiaries to strengthen EU branding among selected communities
- **Media outreach** explains how UNCDF has engaged with different media (radio, TV, newspapers, website, social media) to share highlights of project implementation
- **Events and knowledge sharing** highlights UNCDF and partner participation in regional and national events to showcase EU support in Ghana under the GrEEn Project

[1] Permissions have been obtained from all image subjects and are available for use. All communications and visibility resources produced are shared with the EU Delegation.

Community dialogue and engagement

In Year 3, UNCDF continued investing in community dialogue as a channel to increase GrEEn and EU visibility among beneficiaries and their communities. This served as one of the most significant modes of engaging with community members in GrEEn Project implementing districts in the Ashanti and Western regions. The **use of interpersonal communication during community dialogues played a significant role in deepening knowledge, acceptance and buy-in of the project in the communities of engagement**. UNCDF also carried out several engagements with political and traditional leaders in implementing communities. Prior to entering any community to begin activities, the team met with the traditional leaders to brief them on the project and solicit their buy-in. For political leaders such as district and municipal chief executives and assemblymen/women, several briefing and update meetings were held throughout the year to apprise them of progress in their areas of jurisdiction. Question and answer sessions helped dispel any misgivings about the project, thus increasing community buy-in. Such engagement activities followed two main directions:

- **Public-led engagement:** Capacitating national and local government officials on climate change adaptation mainstreaming into planning is a priority of GrEEn Project Result 1. Various stakeholder engagements during the year emphasized this message, not only to partners in the MLGDRD and the MMDAs, but also to representatives from other ministries, departments and agencies providing technical expertise to the process. This level of collaboration provided an opportunity for community ownership, mostly through awareness and sensitization events organized in collaboration with partners in the communities of the target

MMDAs where climate-resilient investments are being implemented.

- **Private-led engagement:** UNCDF seeks to position market actors within the project's targeted areas over the long term so they can keep serving those communities beyond the lifetime of the project. To this end, Year 3 has seen a massive push from the team in community engagement activities through Result 3 providers so as to increase awareness of GrEEn-supported financial services. On average, each FSP partner has organized up to three sensitization and community awareness campaigns. Notable examples include Grow For Me activities with community leaders and farmers (see Subactivity 3.4.2) as well as Fidelity Bank's engagement with community members to create awareness around financial literacy and how the GrEEn-supported IVR platform could bridge knowledge gaps.

Media outreach

UNCDF continued producing material to further position the GrEEn Project and the EU as key partners for Ghana to reach its development goals. Specifically, UNCDF produced additional branding materials to ensure EU visibility during field activities (T-shirts, stickers, notebooks, flyers and brochures, knapsacks).

The UNCDF team has continued drafting blog posts as well as social media messages to keep stakeholders informed and updated on project progress and to sensitize audiences on key thematic areas through social media and advocacy campaigns. Articles and interviews utilizing national and regional media houses were extensively engaged to host a number of stories related to the GrEEn Project. Notable articles and advocacy campaigns that gained high rates of engagement include the following:

- Making Finance Work in Ghana: a web video series that summarizes key achievements of the GrEEn Project and success stories of youth and women entrepreneurs who have benefited from GrEEn support
- Explaining the e-levy: a technical note that assesses the implications of the electronic transaction levy and potential effects on the uptake and usage of financial services by targeted groups
- Bridging the financing gaps for green MSMEs: a collection of success stories of

Examples of social media dissemination from partners

green MSMEs that have benefited from GrEEn product and services

- Breaking gender roles to tackle climate change: a story showcasing how building resilient communities can empower women to break traditional gender roles (this story is featured in Section 5)
- Bridge building project boosting incomes and strengthening adaptation: an article discussing how CfW activities create green opportunities for self-starters including a pig farmer and a barber from a community in the Western region
- Transformative adaptation made possible with local knowledge: an article depicting the transformative effect of a climate-resilient intervention that has opened its community up to economic activities (this story is featured in Section 2)

UNCDF also expanded its video production to better illustrate results and GrEEn success stories. A total of 10 videos were released in 2022; these are available on the UNCDF YouTube channel:

- GrEEn building women economic empowerment
- Digital financial literacy for low-literate youth and women
- Remittances for local development and empowerment
- Breaking gender roles to tackle climate change with the GrEEn Project
- Bridge building project boosts incomes and strengthens adaptation to climate change in Ghana
- It's time to adapt! A new source of happiness in Drobonso, Ghana
- Experience of a Drobronso farmer with GrEEn in Ghana (short version and long version)
- GrEEn Explainer
- Achievements (Result 1)

GrEEn booth with EU programme manager

In terms of dissemination, UNCDF has used channels such as (i) local radio, featuring local languages, for field activities targeting beneficiaries; (ii) national newspapers, both print and online, to highlight achievements and announce milestones and new partnerships; and (iii) social media to share progresses, including EU channels, UNCDF channels and GrEEn partner channels. The EU Delegation's assistance in posting and cross-posting UNCDF GrEEn social media messages has helped amplify activities and achievements to a much wider audience.

Industry stakeholders at International Day of Family Remittances 2022

Events and knowledge sharing

In Year 3, UNCDF undertook or participated in a number of notable knowledge management and sharing activities to share lessons learned from the GrEEn Project to guide policy, design and implementation of similar projects by the government and other development organizations and to position GrEEn and the EU at the forefront of good practices to replicate and scale up. Events were held both in-person and virtually, depending on the purpose and the target audience. Key initiatives follow.

- **Women Builders of Inclusive Digital Economies** (March 2022) was co-hosted with the Bank of Ghana to commemorate International Women's Day and bring national stakeholders together on how data and digital tools can address issues hampering women's economic journey. The event was chaired by Elsie Addo Awadzi, the second deputy governor of the Bank of Ghana, a champion for women's economic empowerment, and enabled great visibility for the EU. More than 50 people attended the event with representatives from ministries, the UN system, sector associations and FSPs.
- **Leveraging Remittances for Economic Empowerment** (June 2022) was co-hosted with Zeepay to commemorate International Day of Family Remittances and to discuss key challenges that the private sector faces in unleashing the full potential of remittances for local development. The event gathered industry players and stakeholders (including from the public and private sectors) and positioned the GrEEn Project as a means for the private sector to test market-driven solutions.

International Women's Day 2022 celebration featuring Bank of Ghana Second Deputy Governor Elsie Addo Awadzi

- **Navigating Regulatory Compliance for Fintechs** (April 2022) was a virtual webinar co-hosted with Eight Geeks, which worked with UNCDF in Year 2 to provide technical assistance to GrEEn FSP partners in navigating regulatory requirements. The event aimed to share lessons from the technical assistance facility while building the skills and capacity of small fintechs that do not have access to such support. More than 70 fintechs participated.
- Through EU leadership, UNCDF attended national events such as the **Ghana Industrial and Summit Exhibition** (August 2022) and **EducataGhana** (November 2022) to showcase GrEEn services and value added for MSMEs and stakeholders in general.

International Migrants Day

GrEEn monitoring mission

- **Accra SDGs Investment Fair** (September 2022), a virtual event, was organized by the Ministry of Finance with UNCDF as an invited panellist on the topic 'Building Resilience and Transforming Local Enterprises: the Role of Green Enterprises.' UNCDF elaborated on the LoCAL mechanism and its impact in stimulating local economies and procurement to local SMEs in the green space.
- **EU Results-Oriented Monitoring (ROM) mission** (October 2022) was aimed at assessing the progress of the GrEEn Project, which had been selected for the exercise. The EU Programme Manager participated in two regional field visits with the ROM team, which was organized to provide a hands-on understanding of results and the changes the GrEEn Project is making at the local level.
- **Diaspora dialogues** (December 2022) were chaired by the UN system and the Diaspora Affairs Office to commemorate International Migrants Day. UNCDF shared GrEEn success stories for diaspora members and discussed the potential for local development through its initiatives of remittance-linked services as well as crowdfunding.

5 Challenges and lessons learned

This section summarizes learning to date from GrEEn Project implementation. It discusses the main challenges, along with the mitigation measures implemented to address these challenges, and lessons learned to be integrated and absorbed going forward.

Diaspora engagement

Diaspora members are key to the success of both remittance products as well as crowdfunding models tested under the GrEEn Project. Partner efforts in reaching out to diaspora groups through marketing techniques and one-to-one engagement notwithstanding, the involvement of diaspora members remains a question mark – and acquisition costs have been higher than expected.

Key lessons learned are informed by (i) the organization and coordination of diaspora groups, which remain scattered and are hard to reach on a large scale (acquisition costs remain high for sustainability in the long run); and (ii) a general low level of confidence in crowdfunding mechanisms, as they are quite new to those diaspora members coming from the Ashanti and Western regions. These factors have significance for those specific campaigns envisaged for Year 4 (e.g. those for climate-resilient infrastructure) that will need to target diaspora groups interested in donating to public authorities for community-based projects.

To address these challenges, the GrEEn Project and its partners have laid the groundwork through various engagement activities and have initiated conversations with a broad range of informal and formal stakeholders which will be scaled up in Year 4. Through a mix of **engagement as well as the support of influencers and ambassadors** – although expensive – UNCDF expects much more uptake in 2023. Moreover, the GrEEn Project plans to **strengthen coordination and advocacy activities with government entities** involved in the space (e.g. the Diaspora Affairs Office) to ensure that GrEEn efforts will be embedded in broader actions led by national stakeholders.

National government

Due to administrative and operational issues on the part of the MLGDRD, a delay was experienced in the transfer of PBCRG funds to the MMDAs. The release of the PBCRG to the target MMDAs to implement climate-resilient investments and CfW activities took place in December 2022. The delay had a significant effect on the ability to achieve the intended target for the year in question. Fully engaging with the MLGDRD and alignment with national systems and processes have resulted in delays in implementation of Result 1 activities since Year 1. To mitigate such delays in future, a **plan of action has been agreed upon with the MLGDRD that takes its internal administrative requirements into consideration** to limit the lapses experienced in transferring and managing funds for PBCRG implementation and delegated activities under the MLGDRD's leadership.

Local government

A few challenges have been identified with regard to local government implementation of and coordination with the GrEEn Project.

- **MMDAs lack capacity regarding climate change adaptation** and need consistent capacity-building activities to increase their knowledge and understanding of climate change adaptation issues. This was highlighted in the consolidated APA report of 2022, which was prepared by UNCDF and validated by the MMDAs and approved by the Project Steering Committee; a number of capacity-building activities have been identified to continuously build MMDA

capacities in the field. Applying climate data as evidence for resilient infrastructure development requires continuous guidance as does being able to effectively integrate such data into planning and budgeting for a transformative effect at the local level – thus, stimulating local economic development requires constant capacity building. Efforts will be concentrated on this, and assistance will be offered early in the implementation cycle to provide the district assemblies with the needed capacity to adequately plan execution of their activities for the subsequent year.

- National-level stakeholders indicated that the **geographical range of the PBCRG is too limited**. Ghana has 261 MMDAs, and the PBCRG is only being implemented in 13 (10 GrEEn MMDAs), making it available only across 5 per cent of the nation. A redesign of the PBCRG is set for Q1 2023 to address recommendations to elevate the PBCRG as a nation-wide mechanism for channelling climate finance at the local level.
- **Increasing the local fiscal space is imperative** to ensure the MMDAs attract more finance through internally generated funds, as this translates into an increase in their grant envelop to embark on larger-scale activities. The present lack of financing affects planning and budgeting for project implementation. Opportunities for sources of additional financing will be highlighted in the redesign effort currently being undertaken to access opportunities that could be capitalized on to secure more funds for resilient investments.
- To ensure interventions are holistically implemented within the selected communities, the MMDA focal units implementing the PBCRG should **liaise with relevant departments at both the regional coordinating council and MMDA levels**. This will ensure that requisite public services (e.g. road, electricity) and other essentials are provided to the relevant communities. The regional coordinating councils should be encouraged to assist the MMDAs to bring on board appropriate ancillary services as needed, coupled with the PBCRG, to intervention communities.

CfW stream

While one of the GrEEn ambitions is to provide a comprehensive set of services to selected beneficiaries under the CfW stream, implementation has faced some challenges; these relate to either (i) new regulations that have imposed additional requirements and (ii) coordination among partners.

- According to the GrEEn Project theory of change, CfW beneficiaries are to receive a comprehensive package of services, including formal financial services (e.g. payments and savings) from regulated FSPs as a way to leverage asset accumulation (stipends for the actual work) for broader economic empowerment. UNCDF has worked extensively with FSPs to provide accounts that have the lowest entry barriers (e.g. minimum KYC requirements) to increase accessibility and affordability. However, as per a new regulation from the Bank of Ghana (July 2022), all licensed FSPs are to use only the Ghana Card to identify and verify customers. Unfortunately, despite government efforts to ensure coverage of Ghana Cards across all citizens, **rural areas, including some of the GrEEn districts, still do not have full access to Ghana Cards**. While UNCDF together with all relevant authorities have increased sensitization and facilitated the necessary steps to ensure such coverage, some CfW areas still remain without Ghana Cards. This has affected, and will continue to affect, the roll-out of activities, with some risks of leaving someone in need without the benefits and opportunities offered – all as a result of this limitation imposed by the regulator.

- Skills training for CfW beneficiaries is an integral part of the GrEEn Project. During the coaching and mentoring of the second cohort and the graduation ceremonies organized in the MMDAs for the CfW beneficiaries, it became apparent that **stakeholder collaboration needs to be improved to ensure a smooth transition to broader skills development** opportunities under the OYE programme. Further collaboration and coordination with all key partners will be taken on board for subsequent activities in the various communities to ensure synergy for the next cycle.

Network coverage

Telecommunications network access is needed for tools deployed in the GrEEn Project such as E-DASH and LISA; this in turn requires more financial resources to be administered in order to **obtain multiple network options** in case one fails to effectively monitor CfW beneficiary attendance and track climate change data, respectively. The MMDAs will need to make an economic case to the various telecommunications service providers to build towers to deliver communications to community members so they can be digitally included, thus fostering local economic development. Minimum network coverage (e.g. GPS) is also needed for basic financial services that run on USSD (Unstructured Supplementary Service Data); areas that are not covered by basic infrastructure can hamper the inclusion of the last-mile population. Comprehensive programming could also include the development of inclusive infrastructure to ensure no one is left behind.

Scale up of crowdfunding

Crowdfunding is a very new concept in Ghana, and the GrEEn Project is among the pioneers piloting this approach to support young entrepreneurs. Years 2 and 3 have allowed the GrEEn Project to validate its initial learnings from Year 1 as well as obtain new insights from a full year of implementation. Some challenges have emerged in this second year that could put GrEEn targets at risk; they can be grouped as follows:

- **Regulatory environment.** Because crowdfunding occupies a new regulatory space in Ghana, providers piloting such business models face challenges related to compliance. To begin with, two different authorities have regulatory jurisdiction – the Bank of Ghana and the SEC – which poses some challenges in terms of expertise and supervision. Additionally, no regulatory framework at all is in place for some models (e.g. equity crowdfunding), which also burdens the GrEEn Project's innovation component. UNCDF is engaging relevant stakeholders to facilitate public and private sector dialogues on the matter and is providing dedicated assistance to the SEC to inform its upcoming guidelines (discussed in Section 2 under A3.4).
- **Customer acquisition.** In general, customer acquisition has speeded up in Year 3 compared to previous years, thanks to targeted initiatives (see A3.4 in Section 2). However, the newness of crowdfunding – especially in the targeted regions – leads to a certain hesitance among targeted groups (including diaspora members) for full uptake. Digital marketing efforts, including social media campaigns and advertising to create awareness, have proven to be much more expensive than expected. For Year 4, UNCDF will increase its efforts at community and diaspora engagement to increase awareness and trust among targeted groups.
- **Digital and marketing skills.** Many targeted users are in the informal sector; hence their capacities to fundraise remain limited. While the basic principle for

successful mainstreaming of crowdfunding is that campaigners be at the forefront of the marketing efforts of their own campaigns, GrEEn partners with crowdfunding platforms have instead led the fundraising efforts on behalf of the final recipients. This approach could entail some risks for smooth sustainability pathways; therefore, the GrEEn Project intends to invest resources during Year 4 in building the capacity of these users so as to ensure sustainable practices beyond the project.

E-Levy

In Q2 2022, the minister for finance introduced a levy of 1.50 per cent on electronic transactions above GHS 100 per day to take effect 1 May 2022. The e-levy is applied to mobile money payments, bank transfers, merchant payments and inward remittances. All charges are borne by the sender, except in the case of inward remittances where the charge is borne by the recipient. The e-levy's introduction has prompted different reactions from industry stakeholders, with some supporting the tax as a way to collect public revenues; while others criticize the measure and its negative impact on both digital payments due to the increased costs and on the digitization journey Ghana is championing.

UNCDF maintains a neutral role within the ecosystem and seeks only to anticipate the potential effects policy regimes may have on access and use of digital financial services. As the GrEEn Project is championing digital financial services in the Ashanti and Western regions, **this policy measure could potentially challenge the uptake of the financial services proposed**. Despite the waiver for transactions below GHS 100, which is aimed at ensuring that vulnerable groups can still make transactions without incurring additional costs, the government's analysis of the impact of the e-levy has predicted that 24 per cent of users will drop off within the first couple of months – which likely affects those new adopters that the GrEEn Project is trying to onboard. As a mitigating factor, UNCDF has increased its efforts to build additional financial literacy of targeted groups and thereby limit misunderstandings and influence social beliefs that could further hamper usage.

While there are no official government communications on the actual impact of the first months of the e-levy, independent studies have investigated the impact[1]. In its monitoring of service uptake by GrEEn beneficiaries, UNCDF has thus far not detected any significant change in the outreach figures: the **adoption rate has been constant** from Q2, Q3 and Q4 with no significant drops. UNCDF intends to continue to monitor this closely with qualitative assessment to further inform national dialogues.

Global crisis and national challenges affecting MSMEs

The global crisis following the invasion of Ukraine and consequent rising inflation deeply affected the Ghanaian economy in 2022. Moreover, 2022 found the **country at high risk of default** and in urgent need of International Monetary Fund support, making the cost of borrowing even higher for MSMEs. In this circumstance, MSMEs and entrepreneurs have suffered the most, especially in semi-urban areas. While the GrEEn Project aims at developing financial solutions that unlock resources, in 2022, there was an increase in the indebtedness ratio of targeted entrepreneurs.

In response, UNCDF and its partners have slowed lending activities to avoid non-performing loans

[1] E.g. Mobile Money Taxation and Informal Workers: Evidence from Ghana's E-Levy by the Institute of Development Studies (September 2022).

and the over-indebtedness of final beneficiaries. The GrEEn Project has reinforced more prudent financial services that aim at building the financial resilience of vulnerable groups such as savings plans, insurance packages and financial literacy, among others. The logframe revision is taking these external factors into consideration to improve implementation.

6 Financials

For the first three years of the GrEEn Project, UNCDF, in accordance with Article 19, Payments (19.1, b, iii) of Annex 2, General Conditions for Contribution Agreement, received funding of USD 8,119,474; of this, total expenditure as of end 2022 is USD 6,487,931. This represents an overall delivery rate of 80 per cent to date. Table 6.1 presents the financial summary for this progress report; the remainder of this section summarizes financing by result.

Result 1: Green and climate-resilient local economies

A1.1: Capacity building and local plans

In Year 3, this activity recorded total expenditure of USD 211,390 out of a total allocation of USD 243,344. Relative to the project budget (Annex III of the Contribution Agreement), less was expended on staff salaries, due to the resignation of some project personnel.

The project recorded high expenses for contracted professional services, the costs of capacity-building workshops (seven workshops; 176 participants) and travel-related allowances due to an appreciable rate of increase in auxiliary costs (national economic challenges and a high rate of inflation) associated with these services and events.

A1.2: Green and climate-resilient local investment

Total expenditure recorded for this activity in Year 3 is USD 645,082 from a total allocation of USD 663,961. High expenses were incurred on the travel budget line due to the number of capacity-building workshops organized for the MMDAs, monitoring (nine field missions), CfW-related activities in the field (application, lottery, selection, onboarding) and deployment of the LISA platform in all target MMDAs. Grant payments totalling USD 400,000 were made to the MMDAs for implementation of climate-resilient infrastructure investments and CfW payments to beneficiaries.

A1.3: Design and deploy a PBCRG system

Expenditure of USD 341,391 was recorded for this activity for Year 3. The project also recorded 100 per cent delivery on the USD 75,000 grant to the MLGDRD from resources committed under a letter of agreement in the first year of project implementation. Travel costs related to institutionalization of the PBCRG are captured under travel-related costs for project implementation of other activities occurring in the target districts and in the support provided for government officials to participate in the LoCAL Board meeting in Brussels, subsidiary UNFCCC meetings in Bonn and COP 27 meetings in Sharm el Sheikh, Egypt.

Result 2: Employability and skills development

Through its partner SOS Children's Villages Netherlands, UNCDF has disbursed a total of USD 747,490 under a USD 1 million grant agreement signed in Year 1. The balance of the encumbered resources will be disbursed in Year 4 as noted in the summary workplan in Section 7.

Result 3: Access to and use of financial services

A3.1: Financial capabilities

Under this activity in Year 3, UNCDF disbursed USD 214,169 for GrEEn Project Output 1 to enable the actual roll-out of training to reach the target (68,000+ people reached as of Q4 2022). This has entailed extensive training of

trainers of partners by UNCDF personnel to ensure they have adequate skills to replicate the training modules; it has also entailed grants to FSP partners to deploy the solutions developed (e.g. the IVR platform) and reach the targeted groups.

A3.2: Financial services

The total cost incurred for Year 3 under this activity is USD 206,478, which has allowed delivery of results for targets such as savings mobilized (GHS 6.5 million as of Q4 2022). This expenditure covers a combination of specific technical assistance from experts who have supported GrEEn partners in maximizing their savings mobilization strategies as well as actual grants to local partners to ensure coverage of targeted areas with access points and adequate sensitization of CfW communities. Part of the funding has also been dedicated to travel to ensure close monitoring of activities in the field to ensure adequate buy-In from local authorities.

A3.3: Financial services linked to remittances

The total cost incurred for Year 3 amounts to USD 176,813 and accounts for the increased efforts UNCDF has made to achieve targets related to remittance-linked services compared to the previous year; the grant component includes new partners enrolled under the GrEEn Project in mid-2022 (PayInc). Cumulatively, Output 3 remains slightly below that for the other GrEEn Project outputs as its activities have been delayed. Notably, the design process for the digital savings product linked to remittances has taken longer than expected, delaying actual roll-out (see discussion under A3.3 in Section 2). Technical assistance from UNCDF staff as well as dedicated experts has been allocated to help GrEEn partners develop these services, including microinsurance and digital savings for Zeepay.

A3.4: Crowdfunding

The total cost for this activity in Year 3 is USD 226,258, which reflects greater attention by UNCDF regarding the crowdfunding agenda of the GrEEn Project. UNCDF has engaged with two new providers (Chango and Grow For Me), which has increased the grant component of the output's expenditure. Engagement with regulators such as the SEC have necessitated allocation of funds under this activity towards ensuring an enabling environment (see discussion under A3.4 in Section 2 for details): this includes tailored training and technical assistance from dedicated experts.

Programme management and coordination

A slightly higher expenditure (USD 140,247) than budgeted (USD 131,371) was recorded in Year 3 in response to unanticipated global macroeconomic challenges in the wake of the pandemic with attendant increases in transactional costs. The result was an increase in operational and administrative costs incurred to run the GrEEn Project office.

Communications and visibility

Since project inception, GrEEn communication and visibility activities have been critical to ensure the positioning and visibility of the EU in Ghana vis-à-vis project priorities. Such activities have proven quite costly compared to initial budget estimates, and have been affected by the higher inflation and currency exchange issues experienced in the country during the reporting period. Consequently, communication and visibility expenses to date (Years 1–3) have somewhat exceeded the budget allocated: USD 105,074 versus USD 77,733. This expenditure has enabled impressive achievements and results, as detailed

in Section 4, positioning the GrEEn Project as a good practice. Mindful of this situation, during Year 3, UNCDF reduced expenses on this output by USD 9,037 to ensure that by project's end expenses are in line with the initial budget allocated. The team has leveraged existing materials and assets produced in prior years to disseminate results and success stories among key stakeholders.

Table 6.1 Year 3 financial summary

Result/activity	Total budget Years 1–4	UNCDF co-financing	EUTF	Transferred budget Year 3	Costs incurred Year 3	Transferred funding (Years 1–3)	Cumulative expenditure (Years 1–3)	Request Year 4
Result 1								
Activity 1.1	958,075	119,499	958,075	243,344	211,390	706,478	589,789	243,344
Activity 1.2	2,352,541	0	2,295,541	663,961	645,082	1,644,960	1,267,747	676,961
Activity 1.3	1,046,717	0	984,218	250,005	341,391	756,693	783,397	265,505
Result 1 total	**4,357,333**	**119,499**	**4,237,834**	**1,157,310**	**1,197,863**	**3,108,131**	**2,640,933**	**1,185,809**
Result 2								
Activity 2.1	75,000	0	75,000	0	0	74,151	75,000	0
Activity 2.2	650,000	0	650,000	175,000	164,683	494,223	522,330	175,000
Activity 2.3	275,000	0	275,000	75,000	75,000	172,969	150,160	75,000
Result 2 total	**1,000,000**	**0**	**1,000,000**	**250,000**	**239,683**	**741,343**	**747,490**	**250,000**
Result 3								
Activity 3.1	823,939	119,499	794,065	209,248	214,169	643,952	481,169	165,821
Activity 3.2	1,084,689	0	1,054,814	267,248	206,478	817,426	554,192	251,071
Activity 3.3	1,069,689	0	1,039,814	267,248	176,813	802,596	455,178	251,071
Activity 3.4	1,278,189	0	1,248,314	322,248	226,258	954,322	613,722	306,071
Result 3 total	**4,256,504**	**119,499**	**4,137,006**	**1,065,994**	**823,717**	**3,218,296**	**2,104,260**	**974,033**
Management, communications and administration								
Programme mgmt & coordination	630,324	0	630,324	131,371	140,247	486,086	465,553	134,956
Communications and visibility	153,144	0	153,144	77,733	9,037	114,769	105,074	37,036
Total direct eligible costs	10,397,306	238,997	10,158,309	2,682,408	2,410,548	7,668,625	6,063,312	2,581,835
Administrative costs	711,082	0	711,082	144,222	168,869	487,885	424,620	176,546
Total eligible costs	**11,108,387**	**238,997**	**10,869,390**	**2,826,629**	**2,579,417**	**8,156,510**	**6,487,931**	**2,758,380**

Note: All amounts are in USD. Details may not sum to totals because of rounding. See Table 2.4 for wording of results and activities.

7 Year 4 Workplan

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
R1: Local economies are stimulated and short-term job opportunities for youth, women and returnees are created through green and climate-resilient investments						
A1.1: Strengthen capacities ('learning by doing') of MMDAs in the preparation of climate risk–informed, participatory and gender-sensitive local economic development planning						
1.1.1: Undertake 10 local CRVAs to inform adaptation planning and mainstreaming in 10 MMDAs	Complete 10 CRVAs with contracted firm		●			243,344
1.1.2: Establish local information systems in 10 MMDAs	• Ensure MMDAs utilize LISA platform through implementation workshop • Refresher training workshops on LoCAL tools (E-DASH, ACCAF, LISA)					
1.1.3: Embark on awareness and sensitization activities at local and national levels on climate change and role of local authorities in addressing climate change (e.g. communication material, radio and TV programmes, videos, stories and workshops)	Orient/sensitize communities on GrEEn R1/R2 activities at the local and national levels		●	●		
1.1.4: Undertake assessment of needs and capacity gaps from the APA and quarterly monitoring activities related to key elements of the approach (e.g. CRVA, adaptation planning and mainstreaming, multi-criteria analysis for prioritization and selection of adaptation interventions, gender, accountability and transparency, environmental safeguards)	Quarterly monitoring; conduct APA for 2023/2024 investment cycle and to identify capacity-building needs	●	●			
1.1.5: Organize capacity-building activities according to needs and gaps identified (e.g. on-the-job learning, trainings, technical assistance, coaching)	Planned capacity-building activities: • Orientation on performance measurement indicators for 2023 • Orientation on climate change adaptation – data, analysis and reporting • Training for LISA roll-out • Crowdfunding campaign orientation • Refresher training on E-DASH	●	●	●		

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
A1.2: Deliver green and resilient local infrastructure/investments (including those to be co-financed by the diaspora) under the oversight of MMDAs, through CfW (benefiting youth, women and returnees) and procurement to local SMEs						
1.2.1: Provide grants to government partners for support on CRVA and integration of findings in MMDA plans; in a stakeholder workshop event, review reports of the 10 MMDAs' CRVA findings and integration into local development planning and budgeting in a participatory and gender-sensitive manner	Assess CRVA findings to support the MMDAs through learning by doing to incorporate findings into planning and budgeting activities for following PBCRG implementation cycle		●	●		676,961
1.2.2: Facilitate costing, selection and prioritization of interventions and investments to be financed through the PBCRGs, in a participatory and gender sensitive manner, using multiple criteria in the 10 MMDAs	Support MMDAs to utilize workplan template and ACCAF data tracker to cost selected interventions for 2023 implementation cycle		●			
1.2.3: Undertake monitoring activities on implementation of selected infrastructure and investments with involvement of local communities through CfW and procurement to local SMEs and organize workshop events on implementation progress on interventions including crowdfunding orientation activities to MMDAs	Continuous monitoring of activities by UNCDF and MLGDRD, active use of E-DASH system for CfW monitoring, workshop events on crowdfunding activities, hand-holding activities on LISA usage	●	●	●	●	
A1.3: Design and deploy a PBCRG system that can be scaled up and attract various sources of finance, including private finance, international finance and diaspora funds to build resilient local economies						
1.3.1: Facilitate and provide operational grant to implementing partner to further consolidate design of the PBCRG system including size of grants, flow of funds, institutional set-up, roles and responsibilities, minimum conditions, performance measures, menu of eligible investments, ensuring that grants are channelled through established systems (rather than parallel or ad hoc structures)	• Organize technical working group and steering committee meetings to coordinate and facilitate project implementation • Organize monitoring missions during project implementation and completion • Facilitate Ghana Audit Service to organize audits in all MMDAs in preparation for APA • Support regional coordinating councils with funds to facilitate field monitoring • Facilitate strengthening of PBCRG flow of funds mechanism for reliable disbursements to MMDAs		●	●		265,505

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
1.3.2: Organize capacity-building activities on finalization and validation of workplans to disburse PBCRGs to support implementation of investments in line with 10 MMDAs' annual planning and budgeting cycles	Collaborate with MLGDRD to monitor MMDAs' finalization of workplans and ACCAF data tracker for disbursement of grants to 10 MMDAs for implementation in 2023 cycle		●	●	●	
1.3.3: Undertake APAs of the participating local authorities including compliance with minimum conditions for subsequent year, appraisal against performance measures and compliance with menu of eligible investments	Organise APA for 2023 implementation cycle by contracting a firm to undertake the assessment in all 10 MMDAs and those to be implemented with funding from diaspora; UNCDF to provide quality assurance during the exercise with support from MLGDRD		●		●	
1.3.4: Organize stakeholder consultations through workshop events and technical assistance to define PBCRG allocations for the subsequent year and priority capacity-building interventions designed to address weaker performance areas identified in the APA	Based on scores from the assessment, MLGDRD will calculate allocations for disbursement in 2023 (third cycle)		●	●		
1.3.5: Establish crowdfunding platform with support from R3, to access funds for resilient public investments implementation	Implement 4 investments using funds from the diaspora through crowdfunding platform	●	●	●		
R2: Employability of youth, women and returnees is improved through orientation support and assistance, to transition to skills development programmes, for the benefit of green and climate-resilient local economies (CfW beneficiaries)						
A2.1*: Carry out needs assessment of the target beneficiaries (CfW applicants and participants), analysing existing programmes in the target MMDAs in order to inform core employability training, coaching and mentoring activities, in line with market opportunities and trends (complementing SNV activities in A2.1)						
2.1.1: Identify skills and needs of CfW beneficiaries through survey and focus group discussions, complementing market research undertaken by SNV	COMPLETED; updated in Year 2 with 4 remaining MMDAs					
2.1.2: Identify training opportunities for CfW and engage with training providers and private sector actors, working closely with SNV	Ongoing					0
2.1.3: Recruit and strengthen capacities of coaches and mentors to accompany the CfW beneficiaries, in conjunction with A2.3	COMPLETED					

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
A2.2*: Deliver core employability life skills and technical training for the CfW beneficiaries of the investments of the 10 MMDAs						
2.2.1: Design trainings, set up in-house training teams and develop partnerships with training institutes	COMPLETED					150,000
2.2.2: Deliver training programmes to CfW beneficiaries in conjunction with CfW daily activities and through learning by doing, aligned with the CfW opportunities and menu of eligible investments used by MMDAs, complementing SNV activities	Number of CfW beneficiaries to be trained dependent on subprojects of the MMDAs			●	●	
A2.3*: Support CfW beneficiaries to participate in skills development programmes, with a view to ultimately starting a viable business and/or joining an operational green SME						
2.3.1: Provide coaching and mentoring to CfW beneficiaries as follow-up to A2.1 and in conjunction with A2.2	Number of CfW beneficiaries to be coached and mentored dependent on sub-projects of the MMDAs.			●	●	100,000
2.3.2: Provide orientation support to transition to job market and/or benefit from additional trainings/ apprenticeship/internship, in particular delivered through SNV	Number of CfW beneficiaries to be transtioned to SNV's OYE			●	●	
R3: Increased access to and usage of financial services, leveraging remittances, adapted to the needs of (i) youth, women and returnees benefiting from CfW schemes and (ii) local communities and MSMEs						
A3.1: Build the financial capability of the diaspora, youth, women and returnees, including those working in green and climate-compatible infrastructure/investments (R1), to understand and use financial services to their advantage						
3.1.1: Develop a targeted financial education training model targeting CfW beneficiaries and diaspora members	COMPLETED: Development and design phase OUTSTANDING: • Deliver financial education for CfW • Deliver financial education for smallholder farmers • Deliver training in remittance-linked services	●		●	●	165,821
3.1.2: Develop a solution to be made available through smartphones and tablets for individuals and partners to access the financial education training	COMPLETED: Development and design phase OUTSTANDING: Reach targets (onboarding and business support services for entrepreneurs and businesses)	●	●			
3.1.3: Integrate chatbot solutions to the financial education application to help reinforce financial literacy training	COMPLETED: Development and design phase OUTSTANDING: • Reach targets (Fidelity activation and roll-out) • Capitalization study on digital financial literacy	●	●			

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
A3.2: Support FSPs in providing financial services (including match savings accounts) adapted to the needs of the youth, women and returnees and in line with local economic opportunities of the targeted areas (R1)						
3.2.1: Conduct detailed study outlining FSP presence and activities, particularly in target regions, and study to assess the demand for financial services from the youth living in the target regions	COMPLETED: Mapping OUTSTANDING: Continued scoping and market intelligence throughout the year	●	●	●	●	251,071
3.2.2: Through a comprehensive call for proposals, select FSPs that will be provided with technical assistance to improve their work and expand their points of service to the areas of intervention	COMPLETED: Call for proposals (2020 and 2021)					
3.2.3: Work with selected FSPs to develop a prototype of the financial services that will be provided for the CfW beneficiaries	COMPLETED: Prototype of customer journey OUTSTANDING: • Ensure access points cover project areas • Ensure payment and support to CfW cohorts	●	●		●	
A3.3: Support FSPs to develop, test and scale-up affordable and accessible financial services that are linked to remittances for MSME investments						
3.3.1: Select partner FSPs/mobile network operators/fintechs to be provided with technical assistance to develop prototypes to meet the needs of the target groups	COMPLETED: Call for proposals (2021 and 2022)					251,071
3.3.2: Provide grants and technical assistance to partner FSPs/mobile network operators/fintechs to test services and products to be scaled up in MMDAs	• Finalize prototype microinsurance linked to remittances • Pilot and scale up remittance-to-merchant solution	●	●	●	●	
3.3.3: Work with FSPs/mobile network operators/fintechs through technical assistance to develop innovative mechanisms for the target groups to better access loans	• Pilot credit scoring through machine learning • Additional mapping on selected innovative lending solution	●	●	●	●	

Planned activities and subactivities by result	Tasks planned for 2023	Q1	Q2	Q3	Q4	Budget (USD)
A3.4: Build on existing diaspora crowdfunding platforms for local resilient community investments (to be delivered under R1) in youth and women-led MSMEs						
3.4.1: Undertake a market scan of local crowdfunding platforms that can potentially be leveraged	COMPLETED: Call for proposals (2021 and 2022) OUTSTANDING: Continued market intelligence exercise and facilitation efforts to develop local market (networking, knowledge sharing)		●			
3.4.2: Provide grants and technical assistance to scale up and/or develop a crowdfunding platform that integrates training and linkages to FSPs	• Roll out crowdfunding platform for investments in agriculture in 2 pilot districts (Grow For Me) • Roll out crowdfunding platform for donations and group contributions, including capacity building for MLGDRD and districts (Chango) • Support SEC for release of crowdfunding guidelines technical assistance and launch event	●	●	●	●	306,071
Communications and visibility		●	●	●	●	37,036
Programme management		●	●	●	●	134,956
Subtotal Year 4						2,581,835
Delivery (7%)						176,546
Grand total Year 4						**2,758,380**

Note: CfW = cash for work; CRVA = climate risk and vulnerability assessment; MLGDRD = Ministry of Local Government, Decentralization and Rural Development; MMDA = metropolitan, municipal and district assembly; MSME = micro, small or medium-sized enterprise; PBCRG = performance-based climate resilience grant; SEC = Securities and Exchange Commission; SME = small or medium-sized enterprise. Activity designations indicated with an asterisk (*) indicate numbering deviations from the joint Annual Workplan. Task performance is listed by quarter; detail by month is available on request. Amounts do not include co-financing or general management support.

The United Nations Capital Development Fund (UNCDF) is the United Nations' flagship catalytic financing entity for the world's 46 Least Developed Countries (LDCs). With its unique capital mandate and focus on the LDCs, UNCDF works to invest and catalyse capital to support these countries in achieving the sustainable growth and inclusiveness envisioned by the 2030 Agenda for Sustainable Development and the Doha Programme of Action for the least developed countries, 2022–2031.

UNCDF builds partnerships with other UN organizations, as well as private and public sector actors, to achieve greater impact in development; specifically by unlocking additional resources and strengthening financing mechanisms and systems contributing to transformation pathways, focusing on such development themes as green economy, digitalization, urbanization, inclusive economies, gender equality and women's economic empowerment.

A hybrid development finance institution and development agency, UNCDF uses a combination of capital instruments (deployment, financial & business advisory and catalysation) and development instruments (technical assistance, capacity development, policy advice, advocacy, thought leadership, and market analysis and scoping) which are applied across five priority areas (inclusive digital economies, local transformative finance, women's economic empowerment, climate, energy & biodiversity finance, and sustainable food systems finance).

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This project is funded by the European Union

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