

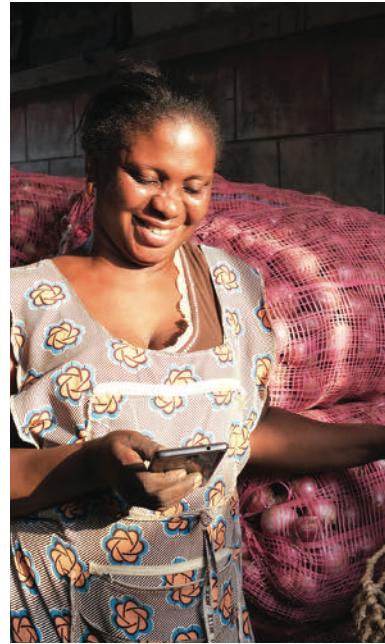


This project is funded by
the European Union

GrEEn

Going GrEEn for a sustainable future

GrEEn Progress Report



Year 2



Unlocking Public and Private
Finance for the Poor

GrEEEn

Progress Report

Year 2

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GrEEEn 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	M&E	monitoring and evaluation
C4ED	Center for Evaluation and Development	MLGDRD	Ministry of Local Government, Decentralization and Rural Development
CfW	cash for work	MMDA	metropolitan, municipal and district assembly
CRA	climate risk assessment	MSME	micro, small or medium-sized enterprise
CRVA	climate risk and vulnerability assessment	MTDP	medium-term development plan
EPA	Environmental Protection Agency	NDPC	National Development Planning Commission
EU	European Union	OYE	Opportunities for Youth Employment
EUTF	European Union Emergency Trust Fund	PBCRG	performance-based climate resilience grant
FSP	financial service provider	SME	small or medium-sized enterprise
GCF	Green Climate Fund	SNV	Netherlands Development Organisation
GrEEn	Boosting Green Employment and Enterprise Opportunities in Ghana	UN	United Nations
LISA	Local Information System for Adaptation	UNCDF	United Nations Capital Development Fund
LoCAL	Local Climate Adaptive Living Facility		

1

Introduction



The project

The Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEen) Project aims at creating greater economic and employment opportunities for youth (age 18–35), women and returning migrants by promoting and supporting sustainable, green businesses in selected regions (Ashanti and Western). GrEEen is a four-year action from the European Union (EU) under the European Union Emergency Trust Fund (EUTF) for Africa, the Embassy of the Kingdom of the Netherlands in Ghana, the United Nations Capital Development Fund (UNCDF) and Netherlands Development Organisation (SNV) under the patronage of the Ghanaian Ministry of Local Government, Decentralization and Rural Development (MLGDRD). Under the auspices of the GrEEen Project, UNCDF is committed to:

- Creating short-term job opportunities for youth, women and returnees through green and climate-resilient investments in local economies
- Improving the employability of youth, women and returnees, through orientation support and assistance, to transition to skills development for the benefit of green and climate-resilient local economies – i.e. cash-for-work (CfW) beneficiaries
- Increasing access to and use of financial services, leveraging remittances and digital solutions, adapted to the needs of (i) youth, women and returnees benefiting from CfW schemes and (ii) local communities and micro, small and medium-sized enterprises (MSMEs)

UNCDF serves as the United Nations' (UN's) flagship catalytic financing entity to strengthen financing mechanisms and systems for structural transformation in various sectors and pathways such as green economy climate resilience, digitalization, urbanization, inclusive economies, gender equality and women's economic empowerment. In this capacity,

UNCDF makes use of two flagship initiatives to implement the GrEEen 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.
- 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 segments (among others, youth and women) to use innovative financial services and promote inclusive digital economies that leave no one behind. 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 – when 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.

Three sets of activities are being performed under the GrEEen Project:

- **Jobs creation and climate resilience.** The first set of activities aims at creating jobs in the short and medium term. Local authorities

and communities are being supported in identifying needs in priority sectors and in planning and executing investments accordingly. Emphasis is placed on ensuring investments contribute to climate resilience. Prioritized investments are delivered through CfW programmes for youth and women and through procurement to local small and medium-sized enterprises (SMEs) so jobs are created in the short to medium term. Workers benefiting from employment are supported in parallel with access to financial services, with a view to broadening their medium- to long-term economic perspectives. Climate risk and vulnerability assessments are undertaken to inform all activities. Investment funding is channelled through a performance-based climate resilience grant (PBCRG) system fully aligned with the LoCAL standard recognized by the United Nations Framework Convention on Climate Change (UNFCCC), the EU's Global Climate Change Alliance Plus (GCCA+) and the Green Climate Fund (GCF).

- **Skills development.** Informed by a gender- and age-sensitive skills gap analysis in the priority sectors, the second set of activities provides support to increase the number, quality and accessibility of training schemes offered to youth, women and returnees participating in the CfW activities. These schemes are directly informed by the priority needs identified in coordination with local authorities and communities and developed in conjunction with financial service providers (FSPs); they are accompanied by support for on-the-job training wherever possible.
- **Access to finance and economic empowerment.** The third set of activities aims to increase access and use of financial services for youth, women, returning migrants and MSMEs. Areas of investment include, but are not limited to, financial education and literacy; de-risking financial instruments to increase access to finance;

remittance services; and financial innovation, including the development of crowdfunding platforms to channel diaspora flows for the benefit of local economies in the Ashanti and Western Regions.

The reporting period

After the launch of the GrEEEn Project in 2020, the second year of implementation focused on building and consolidating the relationship with a broad range of public and private stakeholders at the local, regional and national levels. This has facilitated implementation of the activities included in the Year 2 workplan, presented and validated at the beginning of the year during the first Project Steering Committee meeting.

Despite the challenges faced with the COVID-19 pandemic and the delays experienced as a result of the Ghana election held in December 2020, most actions were successfully implemented, in close collaboration with our partners, with significant advancement towards the achievement of the GrEEEn outcomes.

Report outline

This report covers all activities undertaken during Year 2 of the GrEEEn Project, i.e. from 19 December 2020 to 31 December 2021. [Section 2](#) presents detailed information on progress achieved towards each of the GrEEEn Project's results and outputs (delineated in Figure 1.1), and activities implemented. [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 3; the [annex](#) summarizes the financial data.

Figure 1.1 GrEn at a glance



Name:

Boosting Green Employment and Enterprise Opportunities in Ghana – (GrEn)

Funding instrument:

European Union Trust Fund for Africa

Budget:

\$10,869,390

Programme duration:

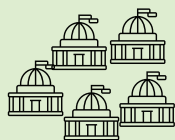
2019–2023 (4 years)

Geographic coverage:

Ashanti and Western Regions

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 LoCAL design and institutionalization



Result 2: Employability and skills development

- A2.1 Needs assessment
- A2.2 Training content development
- A2.3 Training delivery, coaching and mentoring



Result 3: Access to and use of financial services

- A3.1 Financial education
- A3.2 Financial services in line with local economic opportunities
- A3.3 Financial services linked to remittances
- A3.4 Crowdfunding



2

Achievements



This section presents information on progress and results of the GrEEen Project from 19 December 2020 to 31 December 2021. The information is presented in accordance with the Action Document's Results and Resources Framework, by expected result and output.

R1 Green and climate-resilient local economies

Under Result 1 (R1), the GrEEen Project channels finance through the PBCRG system using UNCDF's LoCAL approach, which is currently being implemented in Ghana in 10 selected metropolitan, municipal and district assemblies (MMDAs). In close collaboration with the communities, the GrEEen 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 SMEs. Simultaneously, the project provides skills development support to CfW beneficiaries in the targeted MMDAs.

In Year 2, **the first six targeted MMDAs were supported via the PBCRG mechanism**, which has yielded the provision of climate-resilient infrastructures whose impacts are being felt by beneficiaries in the various communities within and around the intervention sites. The interventions have created short-term CfW job opportunities, with beneficiaries providing unskilled labour in green and climate-resilient investments. The GrEEen CfW beneficiaries were provided with employability and skills training with support from UNCDF's implementing partner, the non-governmental organization SOS Children's Villages in Ghana.

Year 2 saw the completion of activities commenced in Year 1 with a **\$90,000 grant transferred to the 10 GrEEen MMDAs for COVID-19 response-related activities**. The funds were part of the GrEEen Project's initiative

to support the MMDAs in the provision of sanitation items and infrastructure interventions to mitigate the impact of COVID-19. Provisional figures indicate that about 21,818 people were reached with potable water and 161,945 with sanitation materials. Success stories of the lasting impact made on the lives of women in the GrEEen MMDAs were generated from this COVID-19 support for GrEEen interventions funded with EUTF funding. These stories were featured on various media outlets in celebration of International Women's Day on 8 March 2021.

A1.1 CAPACITY BUILDING AND LOCAL PLANS

Sensitization and capacity building at the MMDA level

Capacity development is viewed as a cross-cutting issue under the GrEEen Project and R1 in particular. It covers the full range of beneficiaries and partners from the national to the local government level. Capacity development under



Mechanized borehole constructed under the GrEEen COVID-19 intervention

the GrEEEn Project focuses largely on training aimed at improving awareness and knowledge of the GrEEEn Project as well as at developing appropriate skills for the execution of various aspects of the project.

Year 2 commenced with capacity-building activities targeting MMDA officials. In Q1, UNCDF organized a training workshop for the 10 GrEEEn MMDAs which focused mainly on the **Assessing Climate Change Adaptation Framework** (ACCAF) and other key topics such as validation of the PBCRG performance measures and validation of the CfW guidelines. The workshop was attended by 45 participants (40 males, 5 females) from the MLGDRD, the regional coordinating councils of the Ashanti and Western Regions, and officials of the target districts of the GrEEEn Project.

Assessing Climate Change Adaptation Framework

A number of sessions were presented to the officials during the training to ensure a quick start of the interventions under R1 for the year and to strengthen capacities. The ACCAF is a UNCDF LoCAL monitoring and evaluation (M&E) framework. It was created by a team from the World Resources Institute to help ensure that the adaptation aims of climate resilient investments under R1 are achieved. The sessions on the ACCAF sought to ensure that MMDA officials understood the components of the tool and have confidence in using it to collect and manage data to be used in conjunction with the UNCDF-developed Climate Risk Assessment (CRA) report. The workshop afforded the MMDAs the opportunity to use the ACCAF, in addition to the CRA report, to select climate adaptation activities under R1 of the GrEEEn Project for implementation.

PBCRG minimum conditions and performance measures

One of the sessions introduced MMDA officials to the performance measures under the R1 Design Document. These performance measures were presented and, based on feedback, incorporated into a final draft for consideration and approval by the MLGDRD for use during the annual performance assessment of the first cycle of implementation. All the MMDAs were informed that the allocation for Year 2 will be made using the relative scores of the performance measures; hence they should endeavour to earn their marks.

Local-based information system for climate change adaptation

Data on climate change remains a challenge in Ghana, especially obtaining relevant data at the community level that will enable localized ecosystem-based adaptation measures. To this end, the GrEEEn Project has developed a technical assistance support opportunity in the establishment of a Local Information System for Adaptation (LISA) in selected MMDAs in the Western and Ashanti Regions. **LISA will aid in integration of climate change adaptation** to further support MMDAs in their local development planning and adaptation actions at the local level. This web-based application allows public access to specific information on Sustainable Development Goal achievements. It will be integrated in the District Development Data Platform (DDDP) hosted by MLGDRD and developed with assistance from the DDDP team. The platform is a tool for the collection, validation, analysis and presentation of statistical data, tailored to track projects/programmes as well as core indicators of Ghana's MMDAs. MMDA officials were taken through the outline of the LISA system and informed of the availability of drones in all 16 regions which can be used to aid in climate change data collection – including rainfall, temperature, wind speed and direction, and humidity; development of base maps on

geology, relief, soil types and vegetation; water level and weather warnings; as well as climate change-related data on agriculture, forestry, works etc. The drones can be used to capture settings pre- and post-intervention, enabling the MMDAs to track the progress and impact of their investment projects. Once fully developed, LISA will enable local district access to climate change data for planning purposes in building a climate-resilient economy.

Cash for work guidelines

The **draft CfW guidelines** were validated and adopted by the MMDAs. The CfW cycle was presented to familiarize MMDAs with its workings, which include an Electronic Daily Attendance Sheet (E-DASH) platform as the basis for validation. The GrEEEn E-DASH is used to track beneficiary daily work attendance and manage the e-payment payroll. Following the presentation, there was general agreement that the guidelines would be taken as a working document to be updated annually based on implementation insights and experiences. Since the Western Region MMDAs had no experience with any labour-based intensive public works and were not enrolled in the current World Bank Productive Safety Net Project, a special request was made to give further technical assistance in rolling out the CfW. The limited experience with the approach was taken into consideration and sensitization activities on CfW modalities were intensified in that region for the year.

Training of trainers on climate change mainstreaming

A second nationally based capacity-building activity was a training workshop conducted with UNCDF and the National Development Planning Commission (NDPC) as facilitators. The target audience was made up of regional economic planning officers, regional budget directors and regional planning directors of the 16 regional coordinating councils. These officers participated in national training of trainers

sessions organized to support the MMDAs in mainstreaming of climate change adaptation into districts' medium-term development plans (MTDPs) for 2022–2025. The **training's objectives** included the following:

- Enhanced understanding of the concept of climate change mitigation and adaptation and of the PBCRG mechanism
- Enhanced understanding of climate change mainstreaming into development planning using the ACCAF methodology and the CRA study to support MMDAs in the MTDP process
- Presentation of key findings from the CRA study for informed planning to support the MMDAs in the MTDP process

The workshop was attended by 23 officials from the northern zone and 21 officials from the southern zone, for a total of 44 participants (38 males, 6 females) in addition to 5 facilitators from the NDPC.

Sensitization activities in the GrEEEn regions and the MMDAs was focused largely on CfW recruitment and enrolment processes. An initial activity in the MMDAs involved CfW stakeholder engagement and community sensitization. The activity created awareness of the GrEEEn Project, obtained community buy-in, and engaged key stakeholders – chiefs, opinion leaders, assemblymen/women and others – to strengthen partnerships and collaboration in the communities of engagement. It also enabled identification of potential CfW beneficiaries and ascertained their willingness to participate in the project, as well introduced and validated selected local climate investment activities with the designated community.



The NDPC training workshop on climate change and mitigation measures

A1.2 DELIVERY OF GREEN AND CLIMATE-RESILIENT LOCAL INVESTMENTS

CfW beneficiary selection process

With support from the Center for Evaluation and Development (C4ED), an institution hired by the EU to provide an evidence base for the EUTF, an **impact evaluation is being conducted on the GrEEen Project's R1 selection of CfW beneficiaries**. Using inputs from R1, C4ED designed an enrolment form to collect requisite data from potential beneficiaries. A sensitization activity was undertaken by the R1 team in the field focused on beneficiary data collection and community engagement. At the end of the mission, the R1 team collected completed beneficiary forms and ensured data

entry quality. The team also followed up on progress on procurement processes to local SMEs by MMDAs on implementation of their climate-resilient infrastructure activities. At the end of the process, 1,081 applications were received from the initial six MMDAs.

Subsequent field missions involved an array of selection, validation and interview activities with potential CfW beneficiaries, undertaken with the support of SOS Children's Villages. These field efforts engaged MMDAs and other stakeholders in the beneficiary selection process, which differed slightly from CfW guidelines. The R1 team eventually undertook a lottery selection of beneficiaries approach in the assigned and treatment areas and supported SOS Children's Villages and the selected community facilitator in validating and interviewing potential CfW beneficiaries. These activities culminated in the onboarding and registration in the E-DASH platform of 421 selected beneficiaries in August 2021. Table 2.1 presents key information on the selection process.

Figures captured from the E-DASH platform for September–December 2021 indicate that an average of 381 CfW beneficiaries (62 per cent female; 38 per cent male) were on payroll each month. SOS Children's Villages records show that some participants had dropped out over the implementation period.

Table 2.1 CfW application validation outcome for 2021

Category	Male	Female	Total
Number of applicants who applied for the CfW scheme	431	650	1,081
Number of applicants short-listed through the lottery system	195	341	536
Number of applicants short-listed as replacements	59	59	118
Number of applicants validated and interviewed	165	297	462
Number of applicants interviewed	114	132	246
Number of applicants selected after validation and interview	160	271	431

Community engagement and sensitization

A series of community engagements and sensitization activities were undertaken in 2021 to **ensure that the communities in which interventions were to take place understood the GrEEen Project and the CfW modality** being employed as well as the CfW recruitment process through lottery selection of beneficiaries. These events created awareness of the GrEEen Project as well as community buy-in to strengthen partnerships and collaboration between UNCDF and key stakeholders. During earlier community engagements, the R1 team was able to assess and identify potential CfW beneficiaries and ascertain their willingness to participate in the project. The team, with support and collaboration from the MMDAs, introduced and validated the local climate investment plans with the various communities.

An orientation held after beneficiary selection, and led by UNCDF with support from SOS Children's Villages and the MMDAs, introduced

the beneficiaries to the contractors selected to construct the MMDA subprojects. The contractors explained the job description, job routine, schedule and ground rules for the upcoming activities. SOS Children's Villages also briefed the beneficiaries on the impact of training during project implementation, administered a baseline survey, set ground rules and introduced beneficiaries to the training curriculum.

During the CfW onboarding process, UNCDF, with support from the Community Facilitator, selected the timekeepers and provided training on the tablets to be used at each of the subproject sites for registering workers and managing work attendance. Beneficiary enrolment data were captured in the E-DASH platform in order to track attendance and generate monthly payrolls.

A tour was organized for the most popular local media outlets in the GrEEen target regions to a few MMDAs and communities implementing GrEEen climate-resilient investments. This opportunity increased the visibility of the GrEEen Project and



Engagement with traditional authorities, political leaders and community members was integral in creating awareness of the project and activities



[The E-DASH platform is used to electronically enrol beneficiaries]

the EU (this is further discussed in [Section 4](#)). It also created awareness among Ghanaians about the GrEEen Project and drew attention to the impact the project is having on the lives of beneficiaries and communities through the provision of climate-resilient infrastructure and access to finance.

PBCRG delivery of climate-resilient investments

In accordance with the memorandum of understanding between UNCDF and the MLGDRD, a transfer of \$240,000 was made

in Year 1 to the MLGDRD after the MMDAs were confirmed as having met the minimum conditions; this provided the MMDAs with access to the PBCRGs for implementation of activities in Year 2. In 2021, PBCRG funds were transferred to **six MMDAs to implement climate-resilient infrastructure investments** based on their allocations (see Table 2.2). These were implemented over four months, using the LoCAL mechanism to stimulate local economies and create short-term job opportunities under the CfW modality.

The implementation of these climate-resilient interventions – the construction of seven culverts, three investments aimed at improving access to water and one to pave a market – supported an average of 381 CfW beneficiaries per month from September to December. Beneficiaries provided unskilled labour in building these green and climate-resilient investments, which were procured through local SMEs. In Year 2, the investments were worth approximately EUR 164,731 (\$182,631), including co-financing of approximately EUR 16,700 (\$18,500). The number of beneficiaries directly affected by the interventions in the various communities is estimated at 90,156.

Table 2.2 Climate-resilient infrastructure implemented in Year 2

District	Location	Climate-resilient intervention
Ahanta West Municipal	Yabiw	1 (1200mm diameter) pipe culvert
Wassa Amenfi East Municipal	Odoomkrom	1 mechanized borehole with an overhead water tank and distribution points
	Abeneso	1 (1200mm diameter) pipe culvert
Adansi South District	Kwame Agyei	2 (1200mm diameter) pipe culverts
Ejura Sekyeredumasi Municipal	Badukrom (Lybia Town)	1 (1200mm diameter) pipe culvert with approaches
	Saboline	1 mechanized borehole with overhead tank and distribution points
Sekyere Afram Plains District	Drobonso	Pavement of 1000 m ² of Drobonso market grounds
Ofinso North District	Mframafaw	1 (900mm diameter) culverts and planting of trees and grass around project site to prevent erosion
	Addaikrom	1 borehole fitted with hand pump



Before and after photos of climate-resilient infrastructure activity in Sekyere Affram Plains District, Ashanti Region

At the start of implementation of the climate-resilient investments, a UNCDF team visited the sites to ascertain that the proposed activities were proceeding as planned and that all beneficiaries were well engaged. Under R1, ongoing field monitoring was undertaken for both COVID-19 interventions and the PBCRG investments in collaboration with UNCDF's implementing partners, the MLGDRD and SOS Children's Villages. The purpose of this monitoring was to inspect progress made by the CfW contractors and beneficiaries towards implementation of the planned climate-resilient infrastructures within the GrEEn MMDAs.

A1.3 LoCAL INSTITUTIONALIZATION AND SCALE-UP

PBCRGs provide a financial top-up to cover the additional costs of making local investments climate resilient; these are channelled through existing government fiscal transfer systems. The grants include minimum conditions, performance measures and a menu of eligible investments. The GrEEn PBCRG design aims to support and build the capacity of selected district officers and local government officials to enhance local-level climate-resilient investments and job creation. Utilization of R1 funding for the PBCRGs is anchored in the planning, budgeting and accounting systems of

the local governments in line with the existing public financial management and planning systems.

The **PBCRG has been widely recognized as a mechanism to support local authorities in adapting to climate change**. Under the auspices of the Technical Working Group (formerly the LoCAL Technical Committee) of the GrEEn Project Steering Committee, a technical committee meeting was held with representatives from relevant ministries, departments, agencies and civil society organizations. The GrEEn R1 workplan was presented, and members were briefed on the activities planned by the MMDAs with support from the regional coordinating councils of the Western and Ashanti Regions. UNCDF, representing the LoCAL PBCRG mechanism, also participated in working sessions on Ghana's National Adaptation Plan and Adaptation Communication inception meetings, organized by the Environmental Protection Agency (EPA).

Following the LoCAL Board meeting in 2021, the MLGDRD signed a ministerial declaration empowering LoCAL to provide political guidance and high-level leadership to efforts on locally led adaptation action. This role was further highlighted at the 2021 UN Climate Change Conference (COP 26), at which the MLGDRD participated in several LoCAL events

and created visibility on implementation of the LoCAL mechanism in Ghana.

The overall grant distribution for Year 3 PBCRGs will be determined through the annual performance assessment to be conducted in Q1 2022. The assessment will utilize the validated set of performance measures adopted by the MMDAs earlier in the reporting year. Under the GrEEEn Project, it is a requirement for the PBCRG MMDAs to utilize 40 per cent or more of their total PBCRG on CfW-type activities, with the remaining 60 per cent to be used to undertake climate-resilient infrastructure activities.

Climate risk and vulnerability assessment

The NDPC is a constitutionally mandated body established by law with the responsibility of issuing guidelines for planning at the national, regional and district levels. It has a unit responsible for climate change issues and ensures the guidelines for preparation of district MTDPs have stipulations on climate change.

A review of the guidelines from a previous UNCDF assessment showed limited detail regarding the processes and tools to be applied by local governments for **responsive climate risk and vulnerability assessment** (CRVA). Indications from the NDPC point to the need to provide detail on CRVA processes and tools and to assist local governments in using these. Technical assistance to support the NDPC will be needed. Similarly, the EPA has, over the years, worked on a number of tools with respect to CRVAs that have yet to be consolidated and developed into tools that can be used by government institutions such as the MMDAs. The EPA acknowledges the need for district MTDP guidelines to provide more guidance to the MMDAs on how to execute a CRVA as a basis for preparing district MTDPs.

Moreover, the ability to identify climate change adaptation opportunities and select the best

options to meet them depends on the depth and quality of underlying CRVAs; it is recommended that these be performed using geospatial analysis.

To address this gap, the GrEEEn Project has initiated technical assistance support to provide the MMDAs with a **clear methodology and associated tools to identify and analyse climate change and vulnerability** information to enable risk-informed decision-making within the framework of the MMDA MTDPs and annual action plans. The CRVAs should provide an overview of the depth and types of vulnerabilities each GrEEEn MMDA currently faces as well as their evolution in a context of changing climate. The EPA and The NDPC will be key partners in validating MMDAs' proposed vulnerability assessments.

R2 Employability and skills development

SOS Children's Villages has been contracted by the UNCDF to enrol CfW beneficiaries in life and employability skills training programmes and provide them with coaching and mentoring support. This support 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 R2 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 preparation for commencing the life employability skills, orientation technical training, coaching and mentoring of the selected beneficiaries in the six MMDAs under the CfW scheme set for Q3 2021, SOS Children's Villages worked to finalize a training needs assessment and developed **training curricula and materials** based on key findings. Stakeholder engagement and community sensitization were undertaken in collaboration with UNCDF to secure beneficiaries' buy-in and commitment throughout the delivery of the training modules.

A monitoring system to track beneficiary attendance of trainings and follow-ups during coaching and mentoring was also set up. SOS Children's Villages also developed a **results-based M&E plan** to complement the EUTF Altai monitoring template. Also, once the M&E database, developed via Airtable, had been completed, a training was held for trainers via Microsoft Teams. The objective was to ensure that trainers were conversant with the database, which will be used in tracking beneficiaries' journeys during the GrEEEn intervention.

To help facilitate clear understanding and disseminate information among the beneficiaries, **community sensitizations**

were organized. Additionally, a series of stakeholder engagements were held in the six MMDAs with youth groups, associations, civil society organizations and the media. The main objectives of these engagements were to foster better partnership and collaboration between institutions, educate stakeholders about the project, and clearly explain the role of SOS Children's Villages in the GrEEEn Project. The engagements were also used as an avenue to share findings of the needs assessment conducted in the six MMDAs. In total, 136 stakeholders participated in these engagements.

A2.1 NEEDS ASSESSMENT

In 2021, UNCDF and SOS Children's Villages completed a needs assessment report targeting the initial six GrEEEn MMDAs. The report identified life and employability skills as well as technical training needed and available for the target group to enable them to harness opportunities for employment in identified green sectors of the economy. Key recommendations of the needs assessment report related to initial training of CfW beneficiaries and successful GrEEEn Project implementation follow:



An SOS Children's Villages training session

- For the trainings to achieve greater impact on the target beneficiaries, efforts should be intensified on employability skills such as financial management, financial literacy, customer relations and negotiation skills.
- All GrEEn Project result areas should endeavour to work collaboratively with relevant departments within the MMDAs to reorient the mindset of youth – e.g. so they can see agriculture as a viable business opportunity.
- For purposes of diversification, trainings should be developed to capture the interest of youth in areas such as sustainable energy, sanitation and the management of agro-wastes.
- The project should be completely neutral with regard to politics in order to ensure maximum participation; this is particularly crucial in the selection of CfW beneficiaries.
- The trainings should factor in the low educational levels of youth to ensure that they are responsive to their needs irrespective of their educational backgrounds.
- Project beneficiaries should be linked to funding sources and start-up resources in collaborating with the MMDAs to form farmer-based organizations.
- Local languages should be utilized for the trainings; where this is not possible, interpreters should be provided. Coaches and mentors should be selected from the locality.

A2.2 TRAINING CONTENT DEVELOPMENT

Through a rigorous procurement process, a consultant was contracted to develop the GrEEn life employability skills and orientation technical training manual. This followed several rounds of engagement with stakeholders, which culminated in a **final training curriculum** for use by trainers of CfW beneficiaries. The training

curriculum was informed by the findings of the needs assessment to ensure that it addresses the skills set required by CfW beneficiaries in the target districts and regions. Visual aids and other illustrations are included to facilitate training sessions. A simulation exercise was held to ensure understanding and familiarization with the new curriculum. The exercise served as a test run for the new curriculum. Feedback gathered from this exercise helped inform the trainers about the applicability and relevance of the content to potential beneficiaries.

A **training of trainers workshop** was held in Q2 of 2021. Its purpose was to familiarize trainers, as well as UNCDF's R1 team, with the different concepts and methodologies employed in developing the CfW curriculum. Participants were trained on the cycle of change and how to facilitate training sessions using the Setup-Delivery-Finish (SDF) model, as well as the different training approaches and methodologies to ensure they were conversant with the training manual. SNV was invited to participate to understand the CfW training curriculum content. UNCDF's R3 team also participated to explain the Ecobank Xpress Account details and the OZÉ business app (these are discussed later in this section under [A3.2](#)).

To further buttress the sessions in the curriculum, a consultant was procured by SOS Children's Villages to develop videos for specific sessions in the CfW training manual on:

- Identifying green job opportunities
- Presenting oneself and one's business
- Taking advantage of opportunities
- Resolving conflicts
- Workplace behaviour
- Managing finances
- Negotiation skills

Following several rounds of consultations between SOS Children's Villages and UNCDF,

the videos were developed in the primary local languages of the target regions (Asanti Twi, Fante and Achantan) to convey key curriculum training messages.

A2.3 TRAINING DELIVERY, COACHING AND MENTORING

The GrEEn life employability skills and orientation technical training for beneficiaries in the six districts was completed by the end of Q4, after deployment of the R1 activities at the beginning of Q1, under the PBCRG. The CfW beneficiaries were taken through training sessions utilizing the curriculum developed.

Each training cycle consisted of 14 sessions with beneficiaries receiving training on how to identify green opportunities in their communities, set goals towards a green job, and understand what it takes to be employed or to be an entrepreneur in the green sector. Other skills covered included how to manage finances, communicate effectively, deal with conflicts, critically solve and avoid problems, and work together effectively to achieve goals.

Beneficiaries were also empowered to identify their strengths and their weaknesses, acquire leadership skills, identify and take advantage of opportunities in their communities, behave professionally at the workplace, manage their time better and negotiate effectively. At the end of the training cycle, an evaluation session was held to evaluate participants' understanding and assimilation of the content. In all, 399 beneficiaries began the training; 381 successfully completed it, with 20 dropouts recorded during the period (see Table 2.3).

The majority of beneficiaries expressed interest in acquiring green technical skills during the training. This interest resulted in a collaboration between the Department of Agriculture in Sekyere Afram Plains District Assembly and SOS Children's Villages to hold a session on

Table 2.3 Number of beneficiaries trained per district

Community	Female	Male	Total
Yabiw, Ahanta West	39	14	53
Odoomkrom, Wassa Amenfi East	43	32	75
Ejura, Ejura Sekyeredumasi	43	4	47
Kwame Agyei, Adansi South	37	25	62
Mframafaw, Offinso North	32	30	62
Drobonso, Sekyere Afram Plains	66	16	82
Total	260	121	381

the production and use of organic pesticides. The training was held for CfW beneficiaries in Drobonso and used a hands-on approach to enable beneficiaries to replicate the skills acquired on their own farms and to transfer these skills to others or build a business around them.

Beneficiaries trained by SOS Children's Villages were introduced to **SNV's OYE programme**. An exhaustive orientation session was held to inform beneficiaries of the technicalities, requirements and benefits of the programme. SNV officials gave a detailed presentation of the OYE project structure, benefits and requirements. In all, 381 GrEEn CfW beneficiaries completed trainings by SOS Children's Villages, with 256 expressed an interest in transitioning to the OYE programme.

R3 Access to and use of financial services

In its second year of operation, GrEEn R3 consolidated the quick wins achieved in Year 1, scaled up its partner base with a larger pool of service providers, and fully piloted different approaches under the four result areas to

increase access to and use of financial services for targeted beneficiaries in the two regions. As of December 2021, GrEEn has:

- Reached 33,055 new beneficiaries (57 per cent women and 60 per cent youth) and expanded services through a network of 7,229 new agents in the two regions with new innovative financial services;
- Signed agreements with a diverse range of partners including FSPs and technology providers as well as advisory firms and academic think tanks
- Consolidated its position in the financial ecosystem and facilitated interventions that leverage digital solutions to reach targeted segments – including youth, women and MSMEs – in a sustainable manner

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

The approach under R3 across the four result areas has some common features that were deployed during Year 2 and are specific to UNCDF strategic instruments in **accelerating market system approaches that leave no one behind**.

Customer-centricity

UNCDF has deployed a technical assistance facility for all GrEEn partners in **human-centred design** approaches. Customer-centricity

is about providing solutions based on a deep understanding of customer needs, preferences and behaviours. The journey to customer-centricity for FSPs begins with understanding how access to financial services can add value to the lives of lower-income customers.

It is within this context that GrEEn has worked with Design Thinking Ghana Hub to provide extensive support to GrEEn partners and build their capacity on customer-centricity to develop financial services leveraging digital channels that create value for youth and women in the Ashanti and Western Regions¹. The ultimate objective of this facility is to have customer-centric providers able to systematically understand customers and design their operating models around the customer experience, in an ultimately profitable way. Such support has engaged partners for six months in the second half of 2021 and has included the following activities:

- Capacity-building workshops in customer-centricity to define research objectives, tools, protocols and people
- Field research in the two regions with in-depth analysis of targeted groups
- Prototype development and testing, and definition of pilot phase and go-to-market strategy

The learnings will be disseminated to a wider audience in 2022.

¹ [Design Thinking Ghana Hub](#) is a Ghana-based advisory think tank specializing in design thinking. Led and founded by Dr Gordon Adomdza, associate professor at Ashesi University, Design Thinking Ghana Hub provides advisory services to a broad range of organizations interested in applying design thinking to their processes.



Human-centred design activities

Expert technical advice

In Year 2, UNCDF worked with Eight Geeks at Law (EGL)², an advisory firm specializing in regulatory and licensing services for innovative FSPs (e.g. fintechs), to provide tailored support to GrEEn partners facing challenges in navigating the complex regulatory framework and licensing processes applicable to the sector. While Ghana's regulatory environment is well-structured and relatively open to innovation, requirements and compliance procedures can hinder its potential for players that do not have the capacity or resources to undertake such processes, thus

² **Eight Geeks at Law** is a Ghana-based law firm specialized in technology and innovation. Its areas of expertise include regulations, laws and policies which govern the development of technology and innovation. Its mission is to democratize access to the legal and regulatory support needed to profitably explore the boundaries of technology innovation.

affecting their ability to scale or even to operate. To this end, UNCDF has had Eight Geeks at Law conduct an assessment of the various regulatory challenges facing GrEEn partners, aimed at building their capacities to understand the regulatory framework and process applicable to a given category to ensure full compliance. Partners have been also supported in their relationship with regulators and in their submission process. The learnings and insights will be collected in a toolkit and published for wider dissemination in Q1 2022.

These cross-cutting instruments have allowed the GrEEn Project to **fully pilot business models** and reach thousands of new beneficiaries who simply did not previously have access to such services. In the absence of such facilities, the action could have limited impact, as it would not have responded to existing market constraints. It is crucial to highlight the types of technical assistance the GrEEn Project brings onboard to understand its value added in providing solutions that unlock market constraints and leverage innovation to build resilient and sustainable ecosystems.

A3.1 FINANCIAL CAPABILITY

The GrEEn Project has streamlined its financial literacy component across all activities under R3. All FSPs partnering with UNCDF are supported in developing customer-centric financial literacy to ensure targeted segments acquire the financial capabilities needed to make sound financial decisions and fully use the services offered. Through capacity building, market research aimed at identifying key behaviours to address the targeted population, and fostering innovative new partnerships for non-financial service delivery, UNCDF has been able to support seven partners³ in delivering

³ Ecobank Ghana, OZÉ, Fidelity, Viamo, Pezesha, Zeepay and SOS Children's Villages.

financial education reaching 5,576 beneficiaries with dedicated financial literacy modules.

While one approach does not fit all, UNCDF has adapted its support, taking into account the characteristics of targeted segments as well as the business models proposed by partners to drive sustainability. In particular, and given the social distancing measures imposed by the COVID-19 pandemic, UNCDF has blended digital and non-digital solutions to reach the most vulnerable groups in the Ashanti and Western Regions. As those groups are not homogeneous, but rather have different needs and characteristics, the approach has been adapted accordingly to provide trainings that are relevant and address key behaviour changes of the different groups.

Fully digital for smartphone users

The approach has been particularly successful for those business owners (MSMEs, individual entrepreneurs) who are digitally savvy and have an adequate level of digital and financial literacy. These groups have basic skills and competences, but lack advanced knowledge of loan management, bookkeeping and financial products other than simple accounts. To this end and leveraged on the extensive research conducted in Year 1, UNCDF has continued to support OZÉ in rolling out training tips on financial and business management using its app. Through the [business coach in your pocket](#), all OZÉ users have access to weekly tips that address knowledge gaps identified during the research. A comprehensive programme of virtual training, peer-to-peer coaching and one-on-one assistance is also available to all customers⁴.

⁴ 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 and customer experience.

The tips have been found to be effective as they address the critical minimum approach: they are short and address one specific behaviour only. While learning is progressive, the critical minimum approach aims at building knowledge progressively without overwhelming participants. As of Q4 2021, 1,431 OZÉ users from the two targeted regions have benefited from such support.

In Year 1, GrEEn also scaled up the chatbot solution of Pezesha Ghana⁵, the crowdlending provider that developed the Pezesha Academy (more information on Pezesha is provided in [A3.4](#)), an online training module for MSMEs that is compulsory prior to applying for funding. As of Q4 2021, 228 entrepreneurs had the opportunity to participate in the Academy. In addition to financial capabilities, in Q4 2021 the GrEEn Project extended its scope to provide support to MSMEs in digitalization processes and to respond to a growing demand from the field. With Pezesha support, MSMEs from the two regions can join Google's My Business Profile support service; this in-depth onboarding support helps bring informal MSMEs into the digital era. The support service includes digital skills training as well as the creation of digital business profiles. An initial pool of 24 business owners benefited from this support in Year 2.

Low-tech solutions for low-literate and non-smartphone users

In Year 1 the GrEEn Project learned that 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 capital. Smartphone ownership is indeed a challenge, and a fully

⁵ A chatbot is a computer programme that simulates human conversation through voice commands or text chats or both. Chatbot, short for chatterbot, is an artificial intelligence (AI) feature that can be embedded and used through any major messaging applications.

digital approach does not yield the expected results.

UNCDF therefore facilitated a new partnership between the Inclusive Banking Department of Fidelity Bank Ghana, a flagship financial institution with a strong mission and strategic positioning with regard to financial inclusion, and [Viamo](#), a platform that 'brings the benefits of the digital economy to simple mobile phone owners', providing low-cost on-demand information and services. The partnership aims to **address the knowledge gaps youth and women have in their use of financial services** through the provision of innovative financial literacy and business education contents via a low-tech interactive voice response (IVR) channel⁶.

Through a competitive process launched in Q1 2021, GrEEEn selected these two organizations as they presented the most innovative, relevant and sustainable approach for the targeted groups (youth and women). Throughout Q2 and Q3, both organizations have undertaken extensive research using the human-centred design facility provided by UNCDF (discussed [above](#)) to understand the key behaviours to unlock for sound financial management decision making. Key research questions included: actual savings behaviours, information channels used, and current understanding of basic financial skills. The research was conducted through key informant interviews of 30+ targeted profiles in the field as well as a baseline survey that has reached 1,014 respondents. The survey was conducted in four languages (Twi, Fante, Nzema and English) and will be repeated at a mid-line and end-line to track behavioural changes and the impacts of financial literacy on expected behaviours. This extensive work has informed

the development of specific content around three themes: (i) savings culture, (ii) budgeting and (iii) usage of financial services offered by Fidelity Bank.

In Q4 2021, GrEEEn launched **Efie ni Efie (Home Sweet Home)**, a financial literacy programme geared towards youth, women, returning migrants and MSMEs residing in the prioritized MMDAs. The initiative reached 2,764 pilot users (28 per cent women, 70 per cent youth) who completed at least 80 per cent of the literacy modules. The programme is accessible on a dedicated toll-free line available on all networks and aims at building the financial skills of targeted beneficiaries. The initiative gives:

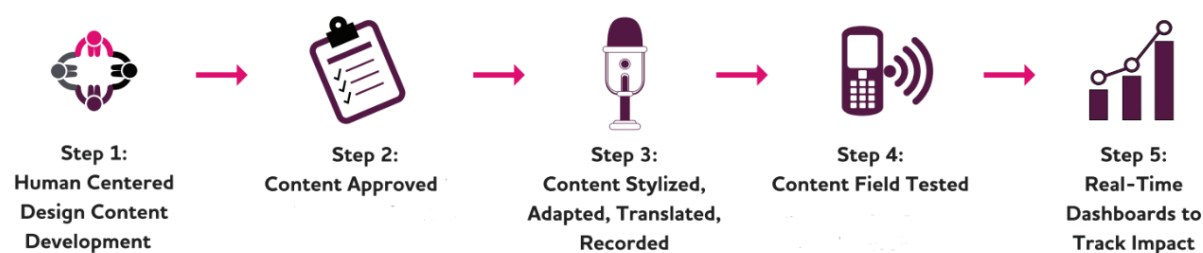
- Unbanked beneficiaries the opportunity to build their financial skills and then have the capacity to access low-KYC (know-your-customer) savings accounts not previously available
- FSPs the opportunity to blend digital and non-digital channels to increase their customer acquisition strategies in a cost-effective way.

Fidelity Bank is eager to scale up this approach beyond the GrEEEn Project and is monitoring the outcome of the pilot in terms of new clients acquired and increased savings volumes as a direct effect of the literacy programme.

In-person training and support

GrEEEn has found that human interaction is critical in targeted communities to drive financial behaviours and that digital literacy remains a barrier to fully benefit from technology channels. In all research exercises conducted in Year 2, youth and women from the two regions confirmed that **access to and use of services is highly influenced by human interaction**. This means that individuals are more willing to use a given product or service if adequately briefed by experts or recommended by someone they know.

⁶ IVR is an automated phone system technology that allows incoming callers to access information via a voice response system of pre-recorded messages without having to speak to an agent, as well as to utilize menu options via touch tone keypad selection or speech recognition.



Viamo approach using IVR for the provision of financial literacy

To this end, GrEEn invested in Year 2 in building the capacity of partners to provide financial literacy support to beneficiaries. This support covered (i) research and understanding of knowledge gaps, (ii) development of content relevant to the targeted audience as well as training materials for trainers and (iii) training of trainers to build provider capacity in training beneficiaries. Training of trainers is crucial for long-lasting solutions and market development approaches.

This intervention targeted various GrEEn partners, including:

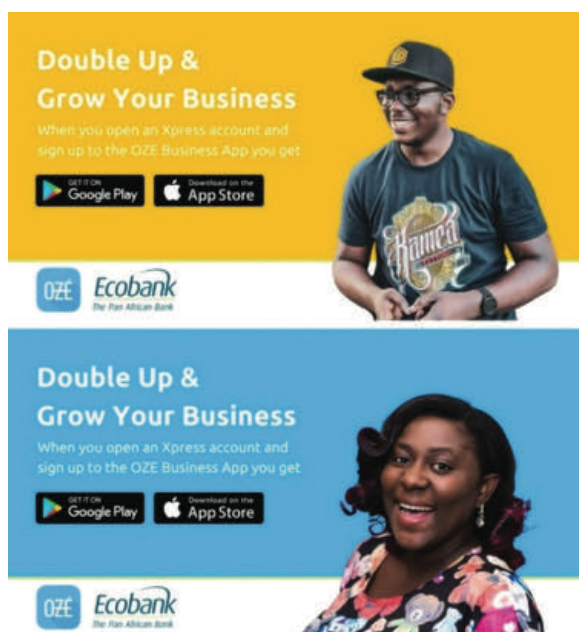
- Ecobank Ghana for specific in-person financial literacy training for CfW beneficiaries
- SOS Children's Villages to mainstream financial education support throughout the CfW journey under the basic skills programme
- Zeepay Ghana to provide literacy on financial savings products and microinsurance
- Service providers of co-implementor SNV (e.g. hubs) to mainstream relevant contents around financial management and disseminate best practices for replication during OYE training support and incubation and acceleration programmes; OZÉ has supported the hubs in mainstreaming digital bookkeeping, and UNCDF is currently in discussion with OYE providers to assess financial literacy modules for village savings and loan associations

A3.2 FINANCIAL SERVICES

Leveraging on assessments conducted in Year 1, Year 2 has been focused on (i) consolidating partnerships developed in Year 1 with the pilot phase of financial services for youth, women and returnees including those benefiting from CfW schemes; and (ii) launching new partnerships to test innovative approaches to increase access and usage of financial services.

In the first area, GrEEn has piloted a joint partnership between the Youth Banking Department of Ecobank Ghana and OZÉ to provide a comprehensive journey to GrEEn beneficiaries that includes business support services, basic account services, digital bookkeeping and loan products. In Q1 2021, both organizations launched the first-ever 'Double Up and Grow' offer targeted at young business owners, who are often excluded from the formal financial ecosystem due to their poor bookkeeping, limited collateral or non-adapted product features.

The offer positions the organizations as a one-stop-shop for young business owners: the OZÉ app gives the opportunity to track business operations and send invoices, and provides a dashboard for business performance. Ecobank provides a full-fledged financial offering with Xpress Accounts, a low KYC, zero-balance current account, with savings plans and insurance available. Unique to this partnership and thanks to the GrEEn Project, OZÉ is providing credit risk assessment tools to inform the bank's decisions to lend money to entrepreneurs and



MSMEs that are usually left behind and refused access to credit. The joint offer, launched in the Ashanti Region in Q1 and the Western Region in Q2, has been disseminated through a mix of agents, activators, branches and business coaches, as well as digital marketing campaigns. GrEEn has supported training of trainers of 25+ staff members of the two organizations to ensure smooth roll-out.

Market activations were conducted in three Ashanti locations (Ejura Sekyeredumasi, Adansi South and Kejetia Market in Kumasi) and three Western locations (Ahanta West, Wassa Amenfi and Takoradi) during the launch phase. As of Q4 2021, 1,343 young entrepreneurs have benefited from this joint value proposition.

With regard to the lending component of the partnership, while the predictive power of data can take some time to unleash its potential, Year 2 has given some initial quick wins: 10 young entrepreneurs (half of them women) have accessed loans based on the OZÉ machine-learning model, affecting 27 jobs (created or already existing). A full pilot of the lending component will roll out in Year 3. For more detailed information on this partnership

to unlock finance, GrEEn has published a case study; it can be found [here](#).

In Year 2, GrEEn gave Ecobank and OZÉ the opportunity to test and pilot a value proposition designed specifically for CfW beneficiaries. To this end, 389 GrEEn CfW beneficiaries (those attending work as well as some alternates) participated in a financial inclusion journey, which included account opening, payments, savings and incentive schemes, as well as a financial literacy session (discussed in [A3.1](#)).

This was possible through the expansion of access points to the communities of intervention: 19 new Xpress Points were set up in the six MMDAs with CfW projects to ensure proximity and access to financial services. These areas were underserved, with few options available (mainly only MTN MoMo services) or bank branches (e.g. rural banks) located only in the district's capital. GrEEn brought full-fledged financial services to the last mile. The CfW stream, despite its being limited in time (an average of three months), has given the opportunity to bring financial institutions to underserved areas. As of Q4 2021, 627 new beneficiaries from selected communities have access to financial services. UNCDF is channelling its unique capital mandate through GrEEn of de-risking initial investments that can be scaled up if proven successful.

In the second area, UNCDF launched a new request for applications in 2021 for the [Innovation Challenge](#) to select the most innovative partners willing to test new approaches, provide an integrated offer of financial and non-financial services, and serve as the last mile in the targeted MMDAs. The engagement sessions – both virtual and in-person – involved more than 50 financial organizations. Eighteen FSPs completed their applications and submitted a proposal; of these 10 were technically compliant and received technical support to fine-tune their business model. A pitch competition was organized in Q2

with key stakeholder representatives, including the EU Delegation to Ghana, UNCDF senior management, SNV and the Bank of Ghana.

GrEEn continued to support and provide technical assistance to all short-listed candidates and closed partnerships with three providers: Fidelity Bank and Viamo (discussed [above](#)) and Zeepay Ghana (discussed [below](#)) which began in June 2021. A national kick-off workshop was held that month in Accra and replicated in the Western Region in July. More than 50 representatives from public authorities, including the Ministry of Finance and the Bank of Ghana, as well as representatives from the regional coordinating councils and the 10 MMDAs have participated – with the double objective of strengthening public-private sector dialogue and bridging knowledge gaps at the district level. Such engagement initiatives have helped FSPs in smoother roll-out of activities on the ground and enhanced partnership with

district authorities. It is worth noting that all partners plan to expand their footprint in the areas of intervention with the final objective of bringing **financial dynamism** to the 10 targeted MMDAs.

As of Q4 2021, more than 50 new points of services from Fidelity Bank and Zeepay were available in the two regions and distribute GrEEn financial services. To date, 5,666 (68 per cent women and 45 per cent youth) and 17,594 (66 per cent women and 77 per cent youth) beneficiaries for Fidelity and Zeepay, respectively, have used and subscribed to these services, confirming a deficit of financial service availability in the two regions.

GrEEn is therefore ensuring access and proximity to beneficiaries who have been excluded from formal access. While some FSPs are not interested in these segments and look to more mature client segments (urban clients, big corporations), others are. However, the initial investments and lack of knowledge of the market remain a burden. GrEEn wants to position itself as an early stage investor to de-risk opportunities or partnerships that would otherwise take too much time and resources to enact. Providers working under GrEEn have a clear sustainability plan in place that will ensure long-lasting impact with benefits for the overall ecosystem and market development approaches. As a concrete example, FSPs would not cover areas such as the remote communities of the 10 MMDAs because short-term business viability could be at risk: initiatives such as GrEEn allow market changes and give confidence to private sector providers in testing market opportunities while serving vulnerable groups.



Xpress Points are located in the district close to the CfW site to ensure proximity and access to basic financial services

A3.3 FINANCIAL SERVICES LINKED TO REMITTANCES

In Year 2, GrEEn assessed the landscape of the remittance space in Ghana from an ecosystem perspective. Building on the literature available,

work done by other development partners and stakeholder engagement, the project has gained a good understanding of the challenges and enablers of the remittance space at both the national and regional levels (Ashanti and Western Regions).

What has emerged is that FSPs with a presence in the two regions provide incomplete remittance services to communities; over-the-counter service remains the main distribution channel, with implications in terms of coverage of remote areas and consequent increase in overall costs to access such services and limited opportunities to leverage of such inward flows for additional financial services. It has become clear that 'termination to wallet' is an untapped market that can unleash the potential of remittances for accessible and affordable financial services⁷. By leveraging the use of mobile money in the regions of intervention, remittance-to-wallet services can improve access to funds through distribution points that reach remote communities, decrease overall costs and accelerate productive use of the received funds.

Through a competitive process in Year 2, GrEEen engaged with [Zeepay Ghana](#), one of the fastest-growing fintechs in Ghana. Zeepay has been licensed by the Bank of Ghana as an e-money issuer focused on building the digital rails to connect digital assets at the local level to international money transfer operators, payments, subscriptions, international airtime and refugee payments. Thanks to the GrEEen Project, Zeepay is expanding to the Ashanti and Western Regions and creating a new paradigm to access and make effective use of remittances. Specifically, it is expanding its network of agents to increase the proximity of services and

developing new products that leverage on the Zeepay Wallet. These new products are a digital saving product and a microinsurance product for women. Remittance receivers in the two 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 interest-bearing savings account or pay for a microinsurance product.

In Year 2 (from June 2021), GrEEen and Zeepay have worked on preparatory conditions for a full roll-out of the three-in-one bouquet of financial services that will be available in 2022; they have:

- Enrolled more than 7,000 multi-service agents that offer Zeepay services in the two regions, enabling these agents to expand their businesses
- Selected and trained 10 dedicated agents deployed in 3 of the 10 MMDAs, with a direct impact on job creation for youth within their own communities
- Onboarded 17,594 new beneficiaries who now have access to a Zeepay wallet and can receive remittances on their phone
- Conducted human-centred design research to understand the customer journey of targeted beneficiaries in using mobile money, receiving remittances, saving for specific financial goals and accessing microinsurance products to mitigate risks
- Developed a prototype and customer journey of a digital savings account and a microinsurance product to be rolled out for women only

A3.4 CROWDFUNDING

In Year 2, the GrEEen Project has invested time and resources in testing crowdfunding in Ghana with a strong focus on platforms' enhancement and awareness of such models among potential beneficiaries for the creation or expansion of

⁷Termination to wallet is a technology usually provided by fintech companies that enables cross-border remittances to be sent to mobile money or e-wallet accounts. International money transfer operators can use this technology so a sender can transfer money to a recipient's account in the country of origin.



Dedicated Zeepay agents in Ahanta West, Western Region



economic opportunities. Regarding platform enhancement, GrEEn has partnered and supported two business models:

- **Pezesha Africa Limited**, a Kenyan organization that is bringing its experience in revenue-shared crowdfunding to Ghana under the GrEEn Project
- **FundRaising Africa** (powered by Emergent Payment Africa), a Ghana-based payment provider licensed by the Bank of Ghana that wants to scale up its donation-based platform and pave the way for equity crowdfunding to be piloted for the first time ever in Ghana

Through funding and technical assistance, GrEEn has provided support to partners to enhance payment systems and ensure smooth transfers of funds from in-country (e.g. mobile money payments) and international sources (Visa and Mastercard).

Regarding awareness (both in-country and abroad), Year 2 has leveraged the market assessments conducted in Year 1 and the first quick wins of 2021. Both providers have adapted their value proposition and business models to meet the needs of the targeted beneficiaries when it comes to funding gaps, access to finance and training services. Key factors have emerged

to inform a full roll-out of solutions and scale up diaspora engagement activities.

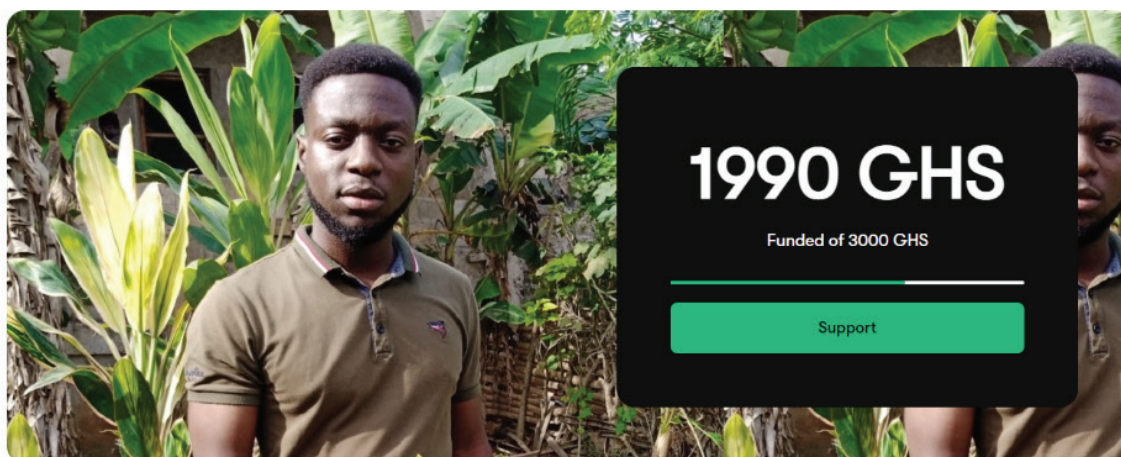
- **Financial and digital literacy is very low with almost non-existent awareness of crowdfunding models.** In Year 2, providers have extensively provided support to beneficiaries (one-on-one training) to sensitize on crowdfunding principles, loan management and marketing techniques.
- **Institutional investors seem more interested than diaspora groups in crowdfunding.** In Year 2, as a joint effort with SNV partner AFFORD, UNCDF and Pezesha joined forces to offer the crowdlending platform to a restricted group of selected diaspora members, with the final objective of investing in selected green MSMEs from the two regions. Uptake still seemed slow: a first pilot with selected diaspora investors is expected in Q1 2022. For its part, Pezesha has managed to raised capital from institutional investors both from Ghana and abroad to be channelled through its platform.

As of Q4 2021, crowd investing reached 565 MSMEs and entrepreneurs, who have received about \$494,370 through lending solutions (77 percent disbursed to women-led businesses), involving 1,232 jobs (created or already existing). For the donation-based platform, 15 campaigns


[Start A Campaign](#)


CAMPAIGN

Cultivating mushrooms from waste and enriching lives



Crowdfunding campaign on donation model

have undertaken an in-depth journey with the providers to design and market their campaigns; 34 diaspora organizations have been engaged to assess their appetite to support entrepreneurs. Funding requests range from GHS 3,000 to 8,000 (\$498–\$1,328).

Another achievement of Year 2 relates to the overall positioning GrEEn has obtained vis-à-vis the crowdfunding space in Ghana. The Bank of Ghana issued the first crowdfunding policy in Q1 2021, and UNCDF under the GrEEn Project played a pivotal role in sharing knowledge. GrEEn has engaged with regulators to inform and share lessons learned from providers, has led conversations with stakeholders (e.g. impact investors, development partners) on

best practices, and has provided technical and advisory assistance to Emergent Payment Africa to obtain necessary approvals to pilot an equity crowdfunding model (expected in Year 3).

Progress results and outputs

Table 2.4 summarizes progress on results and outputs to date in accordance with the GrEEn Results and Resources Framework.

Table 2.4 Summary of progress against GrEEn Results and Resources Framework

Results chain	Indicators	Reference points ¹	Targets ¹	Progress as of December 2020
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 (young) people who are neither in employment nor in education or training in target region(s) (disaggregated by sex, age, sector and region)	To be defined during inception phase		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 – Ashanti and Western Regions (disaggregated by sex, age and region)			
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 ²	0	10 MMDAs	6 MMDAs supported to transition
SO3: To create and strengthen local ecosystems that support youth (self-) employment and the development of MSMEs	Number of beneficiaries accessing financial services ³ (disaggregated by sex, age and district)	0	70,000 people accessing financial services (youth: 60–80%, women: 40–60%) and returnees	33,055 beneficiaries accessing a full range of financial services (literacy, savings, loans, remittances) through a network of 7,229 new agents in the targeted areas offering such services <ul style="list-style-type: none">Youth: 60% on average with peak of 80% depending on the financial product (e.g. saving)Women: 57% on average with peak of 68% depending on the financial product (e.g. loan)

Results chain	Indicators	Reference points ¹	Targets ¹	Progress as of December 2020
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 ⁴ (full-time equivalent – during a month) created (disaggregated by sex, age, sector and district)	0	2,750 short-term jobs created ⁵	426.663 short-term jobs created <ul style="list-style-type: none"> Female youth: 151.96 Male youth: 59.10 Adult females: 155.21 Adult males: 60.36)
	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 147,250 (GHS 1,076,848) delivered in 6 districts <ul style="list-style-type: none"> 63% culverts 9% hazard-resistant infrastructure 27% water distribution
	1.3: Value of investments delivered and funded through the diaspora crowdfunding platform ⁶ (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)	To be implemented in Years 3 and 4
	1.4: Number of beneficiaries with improved access to green and resilient infrastructure services ⁷ across sectors (disaggregated by sex, age and district)	0	375,000 beneficiaries of improved infrastructure services (women: ⁸ 40–60%)	90,156 beneficiaries <ul style="list-style-type: none"> All females: 44,794 All males: 45,407 Female youth: 26,771 Male youth: 26,107 Adult females: 14,700 Adult males: 14,797
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)	2.1: Number of CfW beneficiaries participating in employability life skills and technical training ⁹ (disaggregated by sex, age and district)	0	Beneficiaries (est. 4,000) of CfW	381 CfW beneficiaries trained <ul style="list-style-type: none"> 260 females (68%) 121 males (32%) 203 youth (53%) 178 adults (47%)
	2.2: Number of CfW beneficiaries receiving demonstrable coaching and mentoring support, ⁹ improving their employability and performance	0	Beneficiaries (est. 4,000) of CfW	381 CfW beneficiaries received coaching and mentoring <ul style="list-style-type: none"> 260 females (68%) 121 males (32%) 203 youth (53%) 178 adults (47%)

Results chain	Indicators	Reference points ¹	Targets ¹	Progress as of December 2020
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 ³ training/modules (disaggregated by sex, age and district)	0	70,000 people trained in financial literacy (youth: 60–80%, women: 40–60%)	5,576 people trained in financial literacy equally distributed between the two regions <ul style="list-style-type: none"> Youth: 33–70% depending on channel Women: 28–69% depending on channel
	3.2: Volume of savings mobilized (disaggregated by sex, age and district)	0	EUR 1,400,000 savings mobilized	\$164,539 mobilized by targeted groups <ul style="list-style-type: none"> Youth: 80% Women: 45%
	3.3: Volume of savings matched (disaggregated by sex, age and district)	0	EUR 400,000 savings matched (50% from women)	To be implemented in Year 3
	3.4: Total portfolio of loans granted to MSMEs ¹⁰	0	EUR 1,700,000 of loans granted to MSMEs	\$499,216 granted to MSMEs <ul style="list-style-type: none"> Youth-led: 33% Women-led: 77% Affecting 1,259 jobs (51% women) employed in the beneficiary businesses
	3.5: Volume of funds mobilized from the diaspora through crowdfunding platforms invested in MSMEs	0	EUR 300,000 funds mobilized from the diaspora	<ul style="list-style-type: none"> Funds through crowdfunding: mainly institutional investors Funds mobilized through crowdfunding: mainly from in-country supporters Funds mobilized through remittances to be determined in Y3
	3.6: Cost of remittances	10%	6–3%	Monitoring ongoing; activities kicked off in Dec. 2021

Note: Youth = age 18–35; adults age 36 and above.

¹ Baseline is 2019. Targets have been set based on previous experience of SNV and UNCDF in Ghana and other similar markets.

² Aligned with EU Results Framework 3.4 and EUTF Common Output Indicator 2.1: Number of local development plans directly supported.

³ Aligned with EU Results Framework 2.13 and EUTF Common Output Indicator 1.3: Number of people assisted to develop economic income-generating activities.

⁴ Aligned with EUTF Common Output Indicator 1.1: Number of jobs created and EU Results Framework 2.11.

⁵ Full-time equivalent, during a month.

⁶ Aligned with EU Results Framework 3.5.

⁷ Aligned with EUTF Common Output Indicator 2.9: Number of people having improved access to basic services and EU Results Framework 2.11.

⁸ Above age 35 females excluding returnees.

⁹ Aligned with EUTF Common Output Indicator 1.3: Number of people assisted to develop economic income-generating activities.

¹⁰ Aligned with EUTF Common Output Indicator 1.7: Financial volume of new funding instruments for scholarships or self-employment.

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 internally and externally. An organizational structure with well-defined roles and responsibilities has been developed by UNCDF to ensure and foster collaboration among the different actors involved in the project. This puts in place a very clear management and technical structure, which is continually adapted to project and partner needs to improve performance and synergies. This section discusses internal management and project oversight, highlights partnerships and synergies, and addresses cross-cutting issues related to gender and the environment encountered during the reporting period.

Internal management and project oversight

Following the core structure of the GrEEn team built in Year 1 (Figure 3.1), the second year of implementation has seen UNCDF focused on hiring **additional experts to support the team** by providing technical assistance to project staff and partners. UNCDF has brought on board a programme expert on decentralization, a data management analyst, a national expert in policy, a national expert in legal compliance,

a human-centred product design expert, in addition to the graphic designer/photographer hired in Year 1.

In 2021, two GrEEn **Project Steering Committee meetings** were organized, led by the MLGDRD and the EU. The terms of reference for committee set-up were outlined and validated at the first meeting held in February 2021. Fifteen permanent members – mostly representing the public sector – were selected and nominated to play an important role in the decision-making process of the GrEEn Project. During the first committee meeting, the workplan for Year 2 was presented for participant input and feedback, along with discussion of the governance structure of the Technical Working Group designated to address the technical aspects of GrEEn Project components. In December 2021, a second meeting was held; this was mainly dedicated to presenting the results achieved during the year



Participants at the second Project Steering Committee meeting

Figure 3.1 UNCDF Core GrEEn Team



of project implementation. This meeting has also given the project team an opportunity to capture relevant information aimed at outlining the key actions for Year 3.

Partners and synergies

During Year 2, UNCDF focused its efforts on consolidating relationships with key stakeholders. The UNCDF team has been able to strengthen its partnership with SNV, implementing various joint activities organized in close collaboration between the two teams; these included the EU Ambassador visit (discussed in [Section 4](#)), YouthConnekt Summit (discussed in [Section 4](#)), and the National GrEEen Job strategy (mentioned later in this [section](#)). Furthermore, the collaboration with SOS Children's Villages was considered a key factor in successful implementation of the first round of CfW activities.

The approach proposed through GrEEen has attracted the attention of a variety of **national and international actors, most engaged in the fields of migration, climate change, digital financial inclusion and job creation**. This has given the UNCDF team the opportunity to scout and establish partnerships, culminating in proposing practical solutions to improve the performance of the implementation process.

Partnerships and synergies achieved during the reference period are detailed below.

- Within the **UN system**, the GrEEen Project has been seen as a model for fostering a green entrepreneurial mindset in Ghana, particularly through innovative and sustainable actions implemented at the local level. As a result of the positive feedback received by other UN entities, UNCDF was officially assigned to co-lead the national result group on protected and safe environment. Moreover, UNCDF is a member of the group on shared prosperous economy. The strategic

positioning of UNCDF – through GrEEen – 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 Sustainable Development Goals and digital transformation.

- UNCDF has been engaging with partners to ensure complementary synergies with existing initiatives and explore new funding opportunities to the progressive scale-up of the PBCRG mechanism in Ghana as deployed under the GrEEen Project. Among the actions undertaken, UNCDF has closely coordinated with the MLGDRD, which recognizes LoCAL as a mechanism to access international finance to build climate resilience at the local level. Engagements are ongoing between **UNCDF and the MLGDRD to support the latter's accreditation to the GCF** 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 GCF for scale-up of the LoCAL mechanism.
- UNCDF is a strong partner in the public-private sector dialogue taking place in Ghana on private sector engagement and financial innovation to help foster access to finance for underserved segments of the population. UNCDF's experience in fostering financial and digital inclusion, promoting best practices and implementing interventions in this field positions the GrEEen Project as a convening force and knowledge repository in this regard. In line with GrEEen Project objectives, UNCDF is collaborating with the **EU-funded Programme in Rural Monitoring and Evaluation (PRIME)** to develop a conducive ecosystem for remittances. These collaborations occur at both the global and country levels,

through UNCDF participation in the National Remittances Stakeholders Network.

- In presenting GrEEn and its main results, ongoing initiatives in Ghana and **synergies are being explored with GIZ** (Deutsche Gesellschaft für Internationale Zusammenarbeit) within the framework of their programmes on migration for development, migration and diaspora and **Make-IT in Africa**. UNCDF participates in various task forces with donor organizations, implementation agencies, government institutions (e.g. 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's sub-group) aimed at helping to achieve a **sustainable and development-oriented return and reintegration ecosystem** in Ghana. UNCDF joined the platform together with the EU Delegation, GIZ, the International Centre for Migration Policy Development, the International Organization for Migration, SNV, Sparkassenstiftung and Volontariato Internazionale per lo Sviluppo (VIS).
- Another ongoing collaboration is with the **Private Financing Advisory Network** to discuss financing opportunities for mitigation (renewable energy and energy efficiency), adaptation, and women-led and gender-focused projects in Ghana.
- UNCDF is also engaged in sectoral and technical meetings, led by the Ministry of Employment and Labour Relations and key stakeholders, on implementation of the **National Green Job Strategy** (2021–2025).
- Collaborations are also being explored with **other UN entities** such as the United Nations Environment Programme within the framework of its National Adaptation Plan Global Support Programme; and with the Partnership for Action on Green Economy (PAGE). Potential synergies are

continually monitored with the International Labour Organization, the United Nations Development Programme, the United Nations Environment Programme, the United Nations Industrial Development Organization, the UN Institute for Training and Research, the United Nations Office for Project Services, and the United Nations High Commissioner for Refugees.

Gender mainstreaming

UNCDF Ghana is committed to include gender mainstreaming as an important component of its country and programme agenda. In this regard, in November 2021, UNCDF (together with other UN agencies) made a pledge to **encourage and influence the inclusion of women and girls** in speaking engagements, programme activities and decision-making processes. With this pledge, the GrEEn team ensured and stimulated participation and representation of women at meetings and processes organized by UNCDF in the implementation of GrEEn activities. 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.

Addressing the different needs of men and women has been central to the GrEEn Project's work with the financial sector. In Year 2, 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 has mainstreamed gender in all interventions to improve women's economic opportunities and to help to transform women into builders of emerging digital economies. All financial providers supported by UNCDF have clear targets in terms of outreach to women and in monitoring sex-disaggregated data. As of the end of Year 2, GrEEn has reached 18,841

women with innovative financial services, and has addressed the following constraints:

- **Decrease the gender digital divide.** GrEEn is building digital and financial literacy skills using interactive voice response technology to reach remote and low literate communities (see discussion in Section 2 under [A3.1](#)).
- **Solve problems for women with digital and financial products.** GrEEn is leveraging remittances to offer financial services such as microinsurance for women only, as they are at most risk in case of adverse events. More than 2,000 women will benefit from this support in Year 3.
- **Lower barriers for women-owned MSMEs via technology.** GrEEn is providing a digital bookkeeping app to help women entrepreneurs track their businesses and better access financing. Some 430 women have been included and onboarded to the digital bookkeeping app.
- **Increase women's autonomy via policy incentives and data.** GrEEn is engaging with the Bank of Ghana and its gender team to support policymakers in using sex-disaggregated data to increase women's digital and financial autonomy.
- **Co-create a gender-inclusive digital economy leadership and labour force.** GrEEn is contributing to job creation for women by increasing the number of women working in the digital financial services industry by advocating for female agents.

As part of the GrEEn Project's promotion of gender equity and the empowerment of women, youth and returnees, UNCDF and SOS Children's Villages organized two events in collaboration with the MMDAs to mark the International Day for the Elimination of Violence against Women. The events provided an opportunity to enlighten participants on the GrEEn Project and how women, youth and returnees would be empowered through it. The events were held on 25 November 2021 at New Edubiase in

the Adansi South District and on 9 December 2021 at Drobonso in the Sekyere Afram Plains District. The events sensitized participants on the concept of gender-based violence, its root causes and avenues for redress. The events engaged a total number of 503 participants.

Environmental and social mitigation measures

At the project management level, the UNCDF team continues to be fully committed to ensuring 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 Year 2 have directly or indirectly aimed at supporting and building a green and climate-resilient economy with a focus on the local scale.

Under R1, resilient infrastructure activities have been implemented at the local level to prevent and reverse environmental degradation. Notably, during several sensitization campaigns organized, communities were also engaged in and trained on programmatic and practical concepts to foster green and climate-resilient economies. The GrEEn team climate change expert played an especially key role in this sensitization process, sharing **eco-friendly tools and environmentally sustainable practices** to ensure that activities implemented are compliant with environmental requirements and in line with national legal mandates. GrEEn Project CfW beneficiaries engaged in farming were trained on the production and use of eco-friendly organic pesticides to enhance their crop yields and safeguard the environment. The trainings were held in the Sekyere Afram Plains and Offinso North Districts of the Ashanti Region, and close to 100 people benefited.

Financial providers are also encouraged to target beneficiaries active in 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 incubation and acceleration programmes (R4) can be linked to financial providers of R3 to match funding needs (see Box 3.1). Even though this matching has been slightly discontinued with improvements in terms of coordination, some green MSMEs have received either training support in financial management or funding from FSPs.

Additional initiatives were undertaken focused on promoting green-related actions, notably:

Box 3.1 Enabling the green transition through MSME access to finance

Bidi Green produces smokeless charcoal from agro residue for use by restaurants, food vendors and other institutions. Company co-founder Jennifer Kwakwa-Sarpong, recognizing the need to scale up operations to meet customer demand, enrolled in a six-month incubation programme with SNV through the GrEEn Project. The programme emphasized lean business modelling to enable small businesses to run effectively.

As a start-up, Bidi Green had difficulty obtaining credit from traditional financial institutions. Through the GrEEn Project, Bidi Green has applied for a crowd-loan from Pezesha, which has provided the necessary working capital Bidi Green needs to increase its capacity. The collateral-free loan offers a 12-month repayment period, and comes at a good time for the company to support its expansion. Jennifer believes the Pezesha loan is the best option available for Bidi Green to be able to meet the demand for its products.

- All members of the GrEEn team attended a mandatory **tutorial on Greening the Blue**, an initiative proposed to engage staff in the transition towards greater environmental sustainability in the management of facilities and operations.
- UNCDF was included in the **Greening UN Committee** to coordinate efforts not only to green the premises but also to share best practices and knowledge among UN agencies.
- UNCDF organized an event for **Green Ghana Day** in the Sekyeredumasi and Offinso North Districts of the Ashanti Region in collaboration with the Ejura Divisional Council.
- As co-lead of the UN group on protected and safe environment, UNCDF played a key role in consultations on the new UN Common Country Analysis, **addressing climate transformation and green growth**. In October 2022, UNCDF was invited by the EU Delegation to participate in the Circular Economy Seminar and delivered a presentation on green financing opportunities. Additionally, support was provided in identifying potential beneficiaries from the list of MSMEs involved in GrEEn activities.



As part of Green Ghana Day, the GrEEn Project team planted over 2,000 seedlings in the Sekyeredumasi and Offinso North Districts of the Ashanti Region

4

Communi- cations and visibility



In Year 2, UNCDF, under the GrEEn Project, significantly intensified communications and visibility activities at the national and local levels. The focus of these activities was to highlight the impact being made in the lives of project beneficiaries in the Ashanti and Western Regions. To guide planning and implementation of these activities, two communications and visibility plans were developed: one for UNCDF and a second which was jointly developed and implemented with SNV throughout the year.

The communications and visibility plans for Year 2 focused on telling impact stories and showcasing the tangible effect the EU-funded GrEEn Project has made in the lives of beneficiaries, especially women and the youth. UNCDF developed and maintained a **visual asset database** as a central location to organize images and videos for quick sharing and retrieval. The database currently contains over 900 unique images of project activities, stock footage, project beneficiaries etc. for use in communications and visibility activities. Permissions have been gained from all subjects and people in these images. The visual asset database will continue to be updated throughout the life of the project.

In line with this, 9 video documentaries were developed and 11 were commissioned to be produced in Year 3. The videos contain compelling stories and interviews with people who have directly benefited from interventions of the GrEEn Project in their community, as

well as best practices and new business models currently being tested under the GrEEn Project to inform the broader international community.

Press, media and awareness creation

The GrEEn Project has a dedicated [webpage](#) on UNCDF's website – developed in Year 1 – which continues to be a major source of information about the GrEEn Project as well as providing updates on activities being undertaken by the team. The webpage is constantly updated with articles, feature stories and opinion pieces. In Year 2, over 25 impact stories, press releases and best practices from project implementation were updated on the webpage; these continue to be a significant source of traffic on www.uncdf.org. The EUTF website (ec.europa.eu) has also proved instrumental in disseminating articles published by UNCDF on the GrEEn Project. As at Q4 of Year 2, five articles from UNCDF GrEEn Project activities have been published on the EUTF webpage.

COMMUNITY DIALOGUE AND ENGAGEMENT

In Year 2, community dialogues 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 this interpersonal



A still from one of videos produced highlighting the impact of the GrEEn Project intervention

channel of communication played a significant role in deepening knowledge, acceptance and buy-in of the project in the communities of engagement. Question and answer sessions helped to dispel any misgivings about the project, thus increasing community buy-in. Community dialogues also served as platforms used by UNCDF to **create awareness and sensitization** at the local level on GrEEn Project efforts regarding climate change, and the green and circular economy. In Year 2, 36 community dialogue sessions were held with residents of the six implementing districts under the project.

UNCDF also carried out several engagements with **political and traditional leaders** in project implementing communities. Prior to entering any community to begin activities, the team met with traditional leaders to brief them on the project and solicit their buy-in. Several briefings and update meetings were held with political leaders such as district and municipal chief executives throughout the year to apprise them of the progress of the work.

ENGAGEMENT WITH LOCAL AND NATIONAL MEDIA

In Year 2, the GrEEn Project extensively engaged with local and national press to disseminate stories and ensure that results reached a wider audience. In Q4, UNCDF organized a tour of some CfW-implementing districts of the Ashanti and Western Regions with reporters from some



Newspaper clipping of one of the stories from the media tour activity

of the largest radio, print and television media outlets in the country (e.g. Citi FM/TV, Joy FM/TV, *Daily Graphic* newspaper and the Ghana News Agency). This activity highlighted work being done under the GrEEn Project and the tangible impact made by the GrEEn intervention; these achievements were widely publicized in these outlets.

GrEEn AMBASSADOR

The GrEEn Project identified a **GrEEn Goodwill Ambassador** who will serve as an advocate for the project. It is expected that the Goodwill Ambassador will help raise awareness of the project, especially in terms of sensitizing youth on climate change, educating them on the green and circular economy and encouraging them to get green jobs, and explaining how to access financial services to support them in their journey towards economic independence. The Goodwill Ambassador is expected to commence activities in Year 3. Areas of collaboration



Community sensitization exercises held to create awareness of the project



have been identified with other UN agencies. Specifically, the International Organization for Migration seeks to organize for joint activities with its own Goodwill Ambassador on issues of irregular migration.

IN-STUDIO RADIO DISCUSSIONS

Another notable communication activity implemented in Year 2 was the conduct of in-studio radio discussions by UNCDF to create awareness of the GrEEn Project and its achievements. During World Financial Inclusion Week and on World Youth Day, UNCDF held radio discussions on Citi FM's morning show; this is the country's largest radio station with nationwide reach. These discussions were undertaken by both UNCDF and representatives from the EU, including the EU Ambassador. Immediate feedback from these activities were largely positive and generated increased awareness of the GrEEn Project nationwide.

SOCIAL MEDIA

GrEEn Project use of social media channels such as LinkedIn, Facebook and Twitter increased in Year 2. Social media were used to provide updates about ongoing activities, and share images from the field and video documentaries, among others. Using the EUTF Social Media

(SoMe) form, UNCDF provided updates to EU social media pages on @EUinGhana on Twitter and @EuDelegationToGhana on Facebook on CfW activities, progress on financial inclusion efforts and training programmes, among others. The assistance of the EU Delegation with regard to posting and cross-posting UNCDF GrEEn social media messages helped publicize the activities and achievements of the team to a much wider audience. In Year 2, a total of 35 SoMe forms and messages were shared with the EU Delegation for posting and cross sharing. UNCDF staff also provided support on social media through posts on their social media accounts to their networks. The main hashtags used for communication about the GrEEn Project were #GrEEnProject and #AfricaTrustFund.



Knowledge management and sharing

In Year 2, UNCDF undertook a number of notable knowledge management activities to share lessons learned from the GrEEn Project to guide policy, design and implementation of similar projects by government or other development organizations and position GrEEn and the EU at the forefront of best practices to replicate and scale up.



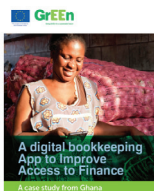
The GrEEn Project team, EU Ambassador and Deputy were guests on two sessions of the Citi FM morning show

EU AMBASSADOR VISIT

One of the highlights of Year 2 was the tour made by the Head of the EU Delegation to Ghana, H.E. Ambassador Irchad Ramiandrasoa Razaaly, of some GrEEEn Project implementing districts in the Ashanti Region; this was jointly organized with SNV. Ambassador Razaaly was accompanied on his tour by a high-level delegation, which included representation of the Embassy of Norway. As per communication requirements under the GrEEEn Project, press releases, articles, social media and supporting materials from and about the visit were produced and disseminated. The high-level visit drew significant attention in both regional and national media outlets both to the visitors and the GrEEEn Project itself.

CASE STUDY: A DIGITAL BOOKING APP

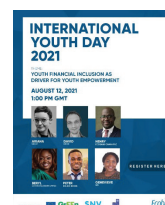
A significant knowledge-sharing activity in Year 2 was the publication of a case study, [A Digital Bookkeeping App to Improve Access to Finance: A Case Study from Ghana](#). The



publication was developed from lessons learned on innovative lending approaches using data and machine learning supported by UNCDF under the GrEEEn Project.

WEBINARS AND SEMINARS

Webinars were another medium through which UNCDF shared knowledge and lessons learned on the GrEEEn Project with the wider public while coping with COVID-19 restrictions. In Year 2, UNCDF played a key role in two webinars that featured GrEEEn and promoted best practices. The first, held to mark International Youth Day (12 August), was on the topic [Youth Financial Inclusion as Driver for Youth Empowerment](#). It was co-hosted by UNCDF and the Youth Banking Department of Ecobank Ghana, with different stakeholders involved from national and international partners as well as GrEEEn beneficiaries voicing their journey towards economic independence. The scope of this webinar was to showcase the UNCDF approach in youth finance and how this is deployed under GrEEEn.



EU Ambassador and GrEEEn team visiting the Asantehene Otomfuor Osei Tutu II at the Manhyia Palace

The second webinar was held as part of events organized by the Center for Financial Inclusion during Financial Inclusion Week 2022 (November). GrEEen experience was featured in a webinar co-hosted by UNCDF and Opportunity International on the topic [Can the Business Models of Fintechs Close the Gender Gap?](#) Both webinars served to attract significant public interest, with a total of over 300 participants attending both events.

In Year 2, UNCDF also served as a resource for various webinars and seminars (e.g. a Circular Economy event organized by the EU Delegation) throughout the year. These events served to raise the profile of the GrEEen Project and position it positively in the minds of industry leaders and policymakers.

NATIONAL AND INTERNATIONAL EVENTS

In 2021, GrEEen sponsored events to better position the project in the national and international arena. In November, GrEEen supported and participated in the **YouthConnekt Africa Summit**, which is an annual event that connects youth from across the continent and beyond with policy influencers; political leaders; and public, private and development sector institutions to engage, discuss, design, and accelerate youth empowerment efforts at the continental level. As exhibitors of the GrEEen Booth, the summit provided UNCDF the

opportunity to showcase the GrEEen Project to an international audience. Over 200 participants to the summit visited the GrEEen booth and interacted with the team.

In March, GrEEen sponsored the [Mobile Technology for Development \(MT4D\)](#) flagship event in Ghana within the financial, technology and development sector. The event drew participants to a single location to share ideas, exhibit solutions and take stock of innovations in financial services, and build partnerships for enhanced efforts towards financial inclusion in Ghana. Within this framework, the GrEEen Project shared best practices on how to unlock finance for the most vulnerable.

Through these interactions, visitors and participants were sensitized about GrEEen Project aims and achievements, climate change and its effects, and the green circular economy, as well as access to and usage of financial services, among other topics. Synergies were created with representatives of other UN agencies on the African continent, financial institutions and representatives of other African governments, as well as with some Ghanaians who wanted to know more about green businesses and opportunities within this sector.

Sponsorship of international events has been proven to give the GrEEen Project significant visibility. In Year 3, the team expects to engage in a few more such events.



The YouthConnekt Africa Summit showcased the GrEEen Project to a much larger global audience

5

Challenges and lessons learned



This section summarizes learning to date from GrEEEn 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.

EUTF/C4ED impact evaluation

The Center for Evaluation and Development was commissioned by the EUTF to conduct an impact evaluation of the GrEEEn Project. During 2021, UNCDF supported C4ED and its local partner in aligning CfW activities with the needs of the impact evaluation. The exercise kicked off in Year 1, and the first cohort of beneficiaries has followed the empirical methodology as per C4ED instructions. The empirical approach will be replicated in Years 3 and 4 and will bring value to the GrEEEn intervention and inform knowledge management efforts for the donor, the implementing partners and the development community in general.

In order to select more CfW beneficiaries and satisfy the objectivity clause of C4ED, a lottery approach was used as the primary mode of selection for enrolment; therefore, programmatic activities planned at the beginning of the year were delayed. Considering the importance of the evaluation, this required a quick restructuring of the plan laid out for the CfW component. This undoubtedly decreased team performance, notably the work of the UNCDF Community Officers in the field. UNCDF reacted promptly, putting in place appropriate procedures to continue implementation of GrEEEn activities. Close coordination and cooperation with the MMDAs and the local communities were key elements in allowing UNCDF to begin CfW activities in the summer of 2021 and to proceed with the construction of resilient infrastructures. The UNCDF Evaluation

Unit supported the team during the entire process, providing technical recommendations.

COVID-19 response

In 2021, COVID-19 restrictions imposed by the Government of Ghana continued to negatively affect execution of planned activities, especially those requiring in-person interaction and general engagement. UNCDF adopted coping strategies that limited delays on project implementation caused by social distancing. Specifically, the COVID-19-related activities for the MMDAs initiated in Year 1 were continued, virtual sessions were encouraged for trainings, the highest standards were followed in social distancing for those engagement activities that needed in-person interaction, and the use of digital services was promoted to maximize social distancing while ensuring access to financial services.

Coordination with implementing partners

During the first semester of the year, UNCDF and SNV strengthened their cooperation; this resulted in the development of joint activities that were implemented with the engagement of both teams as well as common beneficiaries. An organizational structure has been put in place, and regular management and technical meetings are held with members of both teams. Room for improved coordination remains. Due to unforeseen circumstances, including the Q4 resignation of the SNV project manager, strategic and programmatic coordination between the two organizations is lacking; this requires immediate action. Both implementing partners have agreed to use technical working group meetings to work out the processes needed to ensure a more strategic alignment of GrEEEn Project results between the implementing partners.

In Year 2, the GrEEEn Project continued to encounter challenges in identifying effective ways to enrol returning migrants assisted by the International Organization for Migration in GrEEEn activities. UNCDF was able to obtain a list of potential returning migrants through a collaboration established with the International Centre for Migration Policy Development, which is currently supporting the GrEEEn Project. Moreover, UNCDF participated in stakeholder meetings organized by the European Return and Reintegration Network (ERRIN). As a consequence of this interaction, synergy with the Information Centre for Returnees (MICR) has been initiated for coordination and information sharing. In Year 2, knowledge and data about returning migrants were acquired through sensitization campaigns organized by the team with the engagement of the local communities and the MMDAs.

Diaspora engagement

Diaspora members are key to the success of both remittance products as well as crowdfunding models tested under GrEEEn. Despite efforts made by partners to reach out to diaspora groups through marketing techniques and one-on-one engagement, the uptake of crowdfunding options seems low. Several reasons for this have been identified as key lessons: (i) the organization and coordination of diaspora groups, which remain scattered and difficult to reach on a large scale (acquisition costs remain high for sustainability in the long run); (ii) limited interest in donation models due to their absence of financial returns for donors; and (iii) general low confidence in such mechanisms, as they are quite new to those diaspora members coming from the Ashanti and Western Regions. Specific campaigns expected in 2022 (e.g. those for climate-resilient infrastructure) will need to target diaspora groups interested in donating to public authorities for community-based projects. The GrEEEn team has, since project inception, engaged with the Diaspora Affairs Office under the Office

of the President, as it is a key stakeholder in the activities UNCDF intends to deploy under the GrEEEn Project related to diaspora engagement. Despite a variety of efforts, institutional buy-in from the Diaspora Affairs Office still seems limited. In response, GrEEEn has prepared the ground for various engagement activities and initiated conversations with a broad range of informal and formal stakeholders; this will be prioritized in Year 3. As a result of a collaboration with the Ghanaian returnee group Ahaspora, UNCDF and SNV accepted the invitation to be a partner of the Ghana Action Forum 2021, which was postponed to 2022 due to the COVID-19 pandemic. In addition, engagement with the Diaspora Affairs Office will be a top priority for next year.

Challenges at the subnational level

In field missions and capacity-building activities conducted during Year 2, a capacity gap was observed related to MMDAs' ability to adequately mainstream climate change adaptation into their planning processes, especially in medium-term development plans (2022–2025). Though a capacity-building activity was initiated, frequent training workshops will be needed for the MMDA officials responsible for planning and budgeting processes in order for them to become familiar with the tools introduced under R1 for effective implementation and building resilient local economies.

Further, the use of the CfW modality is new to some MMDAs, even to those already utilizing a similar scheme through other development partner projects. Implementation was thus a challenge. However, support – especially from the E-DASH consultants under the MLGDRD and local community and development officers – enabled some challenges to be overcome, and corrective measures put in place for smooth operationalization of the CfW and the E-DASH platform.

As stipulated in the GrEEEn performance measures, MMDAs are to utilize 40 per cent of their budget allocation for CfW-related activities. It was found that the MMDAs were falling short of this requirement, using less than two-thirds of their CfW allocation. Upon careful scrutiny, it was determined that support was needed in making strategic selections of climate-resilient interventions where the CfW modality could be applied to ensure appropriate utilization. It also might be appropriate to revise the budget requirement to the original 30 per cent proposed during the design stage of the PBCRG. This issue will be further deliberated in technical meetings and taken up with the MLGDRD for consideration.

National government

Due to the general elections held in Ghana on 7 December 2020 and the re-assignment of government officials, the GrEEEn Project experienced delays caused by new staff at the MLGDRD with a corresponding transition period into Q3. However, the team was able to facilitate arrangements for preparation of the first Project Steering Committee meeting held in February 2021, which guaranteed the participation of the main government counterparts.

The difficulty in fully engaging the MLGDRD significantly delayed implementation of R1 activities in Year 2. In particular, the R1 team encountered issues in finalizing the roll-out of CfW activities due to the processes involved in CfW recruitment. Challenges were also encountered in the use and deployment of the E-DASH system on the tablets purchased to track CfW beneficiaries and generate payroll. UNCDF reacted promptly to these challenges by liaising with management information system experts engaged under an MLGDRD project. To mitigate the challenges, the project hired its own data management analyst and management information system consultant who are responsible for initiating and monitoring

the digital process concerning the management of CfW beneficiaries and provide support in generating relevant data. This support will be fully utilized from Q1 2022.

Scale up crowdfunding

Crowdfunding is a very new concept in Ghana, and the GrEEEn Project is among the pioneers in piloting this approach to support young entrepreneurs. Year 2 has allowed the GrEEEn 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 GrEEEn 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. For one thing, two different authorities have regulatory jurisdiction – the Bank of Ghana and the Security and Exchange Commission (SEC) – which poses some challenges in terms of expertise and supervision. Additionally, for some models (e.g. equity crowdfunding), there is no regulatory framework in place, which places burdens on the innovation component of GrEEEn. UNCDF is engaging relevant stakeholders to facilitate public and private sector dialogues on the matter and is providing dedicated assistance to partners to navigate the regulatory space (e.g. the technical assistance facility established with Eight Geeks at Law, discussed in Section 2 under [R3](#)).
- **Customer acquisition.** In general, customer acquisition has proceeded more slowly than anticipated. Crowdfunding is quite new – especially in the targeted regions – and there is reluctance among young entrepreneurs to join in the journey proposed. Digital marketing efforts (social media campaigns and advertising) have not been working

as well as expected; more traditional mechanisms (e.g. door-to-door) have proven to be more effective while increasing costs. For Year 3, UNCDF will intensify its efforts to facilitate partnerships among actors (e.g. hubs, training centres) to access a broader range of interested beneficiaries.

- **Digital and marketing skills.** Many entrepreneurs targeted are in the informal sector or have minimal experience in business. Additional support has therefore been provided to produce high-quality applications and increase applicant chances of raising funds. The basic principle behind successful mainstreaming of crowdfunding is that campaigners be at the forefront of the marketing efforts of their own campaigns. Despite incentives, matching schemes and one-on-one coaching, social norms and limited capacities have hindered the success of campaigners in raising funds.

- **International payments.** While crowdfunding, especially donations, relies on contributors outside the country, providers are facing challenges in accepting international payments (e.g. Visa and Mastercard) due to conditions that go beyond GrEEn scope. In 2012, Ghana was blacklisted by the Financial Action Task Force as a high-risk money-laundering and terrorism-financing jurisdiction; despite being removed from the list in 2021, transactions and contributions towards campaigns are still considered suspicious and are frequently blocked by international payment gateways.

E-Levy

In Q4 of 2021, the Minister for Finance announced, during the presentation of the 2022 Budget Statement and Economic Policy of the Government to the Parliament of Ghana, the introduction of an electronic transaction levy – e-levy – of 1.75 per cent on electronic transactions above GHS 100 per day to take

effect 1 February 2022¹. The levy is to be applied to mobile money payments, bank transfers, merchant payments and inward remittances. All charges will be borne by the sender, except in the case of inward remittances where the charge will be borne by the recipient.

This announcement has led to different reactions from industry stakeholders, with some supporting the tax as a way to collect public revenues and others criticizing the measure and its negative impact on digital payments due to increased costs and on the digitalization journey Ghana is championing. UNCDF maintains a neutral role within the ecosystem and only aims at anticipating potential effects policy regimes may have on the access and usage of digital financial services. As GrEEn 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 aims to ensure that vulnerable groups can still transact without a cost increase, the government analysis of the impact of the e-levy predicts that 24 per cent of users will drop off within the first couple of months. This will likely affect those new adopters GrEEn is trying to onboard to the digital financial inclusion journey.

Office relocation

A logistical challenge experienced in 2021 which required much effort on the part of the GrEEn team was relocation of the project office from the United Nations Office for Project Services to the United Nations Development Programme compound, which occurred in July 2021. The relocation was necessary for compliance with UNCDF cost-efficiency rules.

¹ At the time of this writing, Parliament had not yet approved the e-levy; the assumption here is for challenges that could result in Year 3 should the measure pass.

6 Financials



The financial summary of this annual report is in the [annex](#).

In accordance with Article 19, Payments (19.1, b, iii) of Annex 2, General Conditions for Contribution Agreement, UNCDF in Years 1 and 2 of implementation of the GrEEn Project disbursed and committed a total of \$4,686,733 of \$5,370,578, the amount received through the first and second tranches. This represents a delivery rate of 87 per cent. In aggregate terms for both years, the project delivery is approximately 175 per cent.

Result 1

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

For A1.1, total expenditure recorded in Year 2 represents 82 per cent of the entire budget received for both Years 1 and 2. Looking at individual budget line items, it is worth noting that the project disbursed 123 per cent of its travel budget line due to major climate change and adaptation capacity-building engagements organized for MMDA officials.

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

This activity recorded an overall expenditure per budget delivery rate of 63 per cent, leaving a balance of \$358,334. The overexpenditure recorded for the travel budget line was a

consequence of additional efforts to support the EUTF impact evaluation on the CfW beneficiary selection process. The request necessitated additional unplanned travel-related costs.

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

For A1.3, the total delivery rate recorded over the two-year period is 89 per cent. The project recorded 102 per cent delivery on grants to the MLGDRD. Eighteen per cent delivery was recorded against the professional fees budget line due to a delay in the consultant recruitment process. In 2021, the office took the initial steps to bring on board a consultant to establish a scalable local information system for climate change adaptation and vulnerability assessment.

Result 2

Employability of youth, women and returnees are improved through orientation support and assistance, to transition to skills development, for the benefit of green and climate-resilient local economies (cash for work beneficiaries)

UNCDF has, through SOS Children's Village, disbursed a total of \$507,807 in line the grant agreement with that institution signed at the beginning of Year 1. This figure represents a delivery rate of about 103 per cent. An additional financial commitment of \$239,142 has been formally agreed upon and is planned to be disbursed in 2022. See the summary financial report in the [annex](#).

Result 3

Increased access and usage of financial services, leveraging remittances, adapted to

the needs of (i) youth, women and returnees benefiting from cash for work schemes and (ii) local communities and (iii) 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

Under this activity, the delivery rate recorded over the last two years is 79 per cent. Through the GrEEEn Project, UNCDF disbursed and committed \$344,177 to set the conditions to perform activities in a sustainable manner. Additional technical support was allocated to new partners (grantees) to support the development and scale-up of financial literacy business models. There is a balance of \$90,526.

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)

The total delivery rate for this activity for both Years 1 and 2 is 99 per cent. This represents a combination of actual expenditure delivery of \$347,714 and total commitment of \$196,925. The high delivery rate on travel expenses is justified by the extensive efforts UNCDF has made in increasing support to partners and stakeholders by providing financial services and education to CfW beneficiaries (see discussion in Section 2 on [A3.2](#) for more detail) and establishing the conditions to offer integrated financial services to CfW recipients and beyond.

A3.3: Support FSPs to develop, test and scale-up affordable and accessible financial services that are linked to remittances for MSME investments

Total delivery rate for this activity for Years 1 and 2 is 65 per cent. This represents an actual

expenditure of \$278,365 and a commitment of \$67,200. The outstanding commitment on the activity line is the balance of a performance-based agreement due an FSP. Output 3 has performed at a lower rate compared to other result areas to ensure sector coordination with other development partners active in the remittance space. A full roll-out of activities is planned for Year 3.

A3.4: Build on existing diaspora crowdfunding platforms for local resilient community investments (to be delivered under R1) in youth and women-led MSMEs

The total delivery rate recorded for this activity is 84 per cent across the two reporting years. This represents a combination of actual expenditure delivery of \$387,464 and total commitment of \$142,230. The majority of funds committed are for contractual performance-based agreements due to different providers that are deploying crowdfunding solutions.

Programme management and coordination

A slightly higher amount than allocated was recorded as total expenditure over the two-year implementation period. The percentage of delivery for programme management and coordination is 5 per cent more than the total allocation due to some unanticipated costs incurred in Year 2, largely the consequence of the office's relocation (see discussion in [Section 5](#)).

Communications and visibility

Over the two-year period, implementation of communications and visibility activities of the GrEEEn Project has been very much on course. A total delivery of 125 per cent is recorded in

both Years 1 and 2. Specifically, the amount expended for professional fees (consultants) (\$47,961) is largely due to the fact that a dedicated person was recruited to follow up on communication activities for GrEEn launch events in Year 1; this was reflected in the staff cost for a Communications and Knowledge Management Officer recruited in Year 2. This cost is somewhat balanced against the lower amount spent on the publications and printing budget line within the same output.

Co-financing component

With regard to the co-financing component of the GrEEn Project, a total of \$79,666 was disbursed in Year 2. This amount represents 33 per cent of the total amount committed (\$238,997) at the design stage.

Year 3 Workplan



Planned activities and sub-activities by result	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Budget (\$)
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: Review or undertaking of local CRVAs to inform the adaptation planning and mainstreaming	●				243,344
1.1.2: Establishment of local information systems to update the CRVAs	●	●	●		
1.1.3: Awareness and sensitization activities at local and national levels on climate change and the role of local authorities in addressing climate change (e.g. communication material, radio and TV programmes, videos, stories and workshops)		●	●		
1.1.4: Assessment of needs and capacity gaps in relation 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)	●	●	●		
1.1.5: Capacity-building activities according to needs and capacity gaps identified (e.g. on-the-job learning, trainings, technical assistance, coaching)	●	●	●		
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: Review of CRVA findings and integration into local development planning and budgeting in a participatory and gender-sensitive manner	●	●			676,961
1.2.2: Costing, selection and prioritization of interventions and investments to be financed through the PBCRGs, in a participatory and gender-sensitive manner, using multiple criteria	●	●			
1.2.3: Implementation of selected infrastructure and investments with the involvement of local communities through CfW and procurement to local SMEs		●	●	●	

Planned activities and sub-activities by result	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Budget (\$)
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: 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)	●	●			265,505
1.3.2: Disbursement of PBCRGs to support the implementation of investments in line with MMDAs' annual planning and budgeting cycles		●			
1.3.3: Annual performance assessments of the participating local authorities including compliance with minimum conditions for the subsequent year, appraisal against the performance measures and compliance with the menu of eligible investments	●			●	
1.3.4: Definition of the PBCRG allocations for the subsequent year and priority capacity-building interventions designed to address weaker performance areas identified in the annual performance assessment				●	
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					
2.1.1: Identify skills and needs of CfW beneficiaries through survey and focus group discussions, complementing market research undertaken by SNV	●				250,000
2.1.2: Identify training opportunities for CfW and engage with training providers and private sector actors, working closely with SNV	●	●			
2.1.3: Recruit and strengthen capacities of coaches and mentors to accompany the CfW beneficiaries, in conjunction with A2.3	●	●	●		
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	●	●			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		●	●	●	

Planned activities and sub-activities by result	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Budget (\$)
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		●	●	●	75,000
2.3.2: Provide orientation support to transition to the job market and/or to benefit from additional trainings/ apprenticeship/internship, in particular delivered through SNV		●	●	●	
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	●				215,821
3.1.2: Develop a solution to be made available through smartphones and tablets for individuals and partners to access the financial education training					
3.1.3: Integrate chatbot solutions to the financial education application to help reinforce financial literacy training	●	●	●	●	
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	●				273,821
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	●	●			
3.2.3: Work with selected FSPs to develop a prototype of the financial services that will be provided for the CfW beneficiaries	●	●	●	●	

Planned activities and sub-activities by result	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Budget (\$)
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	●	●			273,821
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		●	●	●	
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	●	●	●	●	
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		●	●	●	328,821
3.4.2: Provide grants and technical assistance to scale up and/or develop a crowdfunding platform that integrates training and linkages to FSPs	●	●	●	●	
Communications and visibility	●	●	●	●	37,036
Programme management	●	●	●	●	134,956
Sub-total Year 3					2,700,084
Delivery (7 %)					184,823
Grand total Year 3					2,884,908

Note: CfW = cash for work; CRVA = climate risk and vulnerability assessment; MMDA = metropolitan, municipal and district assembly; MSME = micro, small or medium-sized enterprise; PBCRG = performance-based climate resilience grant; SME = small or medium-sized enterprise. Amounts do not include co-financing or general management support.

Annex: **Financial summary**



Result/activity	Total budget Years 1–4	UNCDF co- financing ¹	EUTF	Transferred budget Years 1 & 2	Project ex- penditures ²	Outstanding commit- ments	Expenditures and commit- ments	Total delivery (%)	Balance – EU approved funds	Forecast Year 3	Request Year 3
RESULT 1:											
A1.1	958,075	119,499	958,075	463,134	378,399	—	378,399	82	84,735	243,344	243,344
Employee salaries & wages	465,179		465,179	220,953	204,621	—	204,621		16,331	120,120	120,120
Professional fees (consultants)	96,000		96,000	47,169	40,063	—	40,063		7,106	24,000	24,000
Travel	96,896		96,896	47,609	58,714	—	58,714		–11,105	24,224	24,224
Grants	300,000		300,000	147,403	75,000	—	75,000		72,403	75,000	75,000
A1.2	2,352,541		2,295,541	980,999	622,665	—	622,665	63	358,334	663,961	663,961
Employee salaries & wages	466,541		414,541	221,622	189,903	—	189,903		31,719	107,461	107,461
Professional fees (consultants)	48,000		48,000	23,584	19,404	—	19,404		4,180	12,000	12,000
Travel	78,000		73,000	38,325	64,939	—	64,939		–26,615	19,500	19,500
Grants	1,760,000		1,760,000	697,468	348,419	—	348,419		349,049	525,000	525,000
A1.3	1,046,717		984,218	506,688	442,006	7,883	449,889	89	56,799	250,005	250,005
Employee salaries & wages	466,541		414,541	221,622	245,785	—	245,785		–24,163	107,461	107,461
Professional fees (consultants)	129,600		129,600	63,678	11,160	7,883	19,043		44,635	32,400	32,400
Travel	150,576		140,077	73,985	35,061	—	35,061		38,924	35,144	35,144
Grants	300,000		300,000	147,403	150,000	—	150,000		–2,597	75,000	75,000
R1 total	4,357,333	119,499	4,237,834	1,950,821	1,443,070	7,883	1,450,953	74	499,868	1,157,310	1,157,310
RESULT 2											
A2.1	75,000		75,000	74,151	75,000	—	75,000	101	–849	—	—
Grants	75,000		75,000	74,151	75,000	—	75,000		–849	—	—
A2.2	650,000		650,000	319,223	357,647	150,000	507,647	159	–188,424	175,000	175,000
Grants	650,000		650,000	319,223	357,647	150,000	507,647		–188,424	175,000	175,000
A2.3	275,000		275,000	97,969	75,160	89,142	164,302	168	–66,333	75,000	75,000
Grants	275,000		275,000	97,969	75,160	89,142	164,302		–66,333	75,000	75,000
R2 total	1,000,000		1,000,000	491,343	507,807	239,142	746,949	152	–255,606	250,000	250,000
RESULT 3											
A3.1	823,939	119,499	794,065	434,703	267,000	77,177	344,177	79	90,526	209,248	209,248
Employee salaries & wages	487,227		457,353	232,261	145,198	—	145,198		87,063	118,820	118,820
Professional fees (consultants)	130,000		130,000	63,875	19,347	—	19,347		44,528	32,500	32,500
Travel	31,712		31,712	15,581	5,839	—	5,839		9,742	7,928	7,928
Trainings	15,000		15,000	14,830	—	—	—		14,830	—	—
Grants	160,000		160,000	108,156	96,616	77,177	173,793		–65,637	50,000	50,000

Result/activity	Total budget Years 1–4	UNCDF co- financing ¹	EUTF	Transferred budget Years 1 & 2	Project ex- penditures ²	Outstanding commit- ments	Expenditures and commit- ments	Total delivery (%)	Balance – EU approved funds	Forecast Year 3	Request Year 3
A3.2	1,084,689		1,054,814	550,178	347,714	196,925	544,640	99	5,538	267,248	267,248
Employee salaries & wages	487,227		457,352	232,261	101,180	–	101,180		131,081	118,820	118,820
Professional fees (consultants)	185,750		185,750	115,625	113,654	7,615	121,269		–5,645	45,500	45,500
Travel	31,712		31,712	15,581	25,760	–	25,760		–10,179	7,928	7,928
Trainings	60,000		60,000	29,481	–	–	–		29,481	15,000	15,000
Grants	320,000		320,000	157,230	107,120	189,310	296,430		–139,200	80,000	80,000
A3.3	1,069,689		1,039,814	535,348	278,365	67,200	345,565	65	189,783	267,248	267,248
Employee salaries & wages	487,227		457,352	232,261	102,706	–	102,706		129,556	118,820	118,820
Professional fees (consultants)	185,750		185,750	115,625	120,690	–	120,690		–5,065	45,500	45,500
Travel	31,712		31,712	15,581	9,169	–	9,169		6,412	7,928	7,928
Trainings	45,000		45,000	14,650	–	–	–		14,650	15,000	15,000
Grants	320,000		320,000	157,230	45,800	67,200	113,000		44,230	80,000	80,000
A3.4	1,278,189		1,248,314	632,073	387,464	142,231	529,694	84	102,379	322,248	322,248
Employee salaries & wages	487,227		457,352	232,261	102,706	–	102,706		129,556	118,820	118,820
Professional fees (consultants)	159,250		159,250	89,424	104,393	21,518	125,910		–36,486	45,500	45,500
Travel	31,712		31,712	15,581	5,189	–	5,189		10,393	7,928	7,928
Trainings	–		–	–	–	–	–		–	–	–
Grants	600,000		600,000	294,806	175,177	120,713	295,890		–1,084	150,000	150,000
R3 total	4,256,504	119,499	4,137,006	2,152,302	1,280,543	483,533	1,764,076	82	388,227	1,065,994	1,065,994
Programme mgmt/coord	630,324		630,324	354,715	325,306	46,668	371,974	105	–17,259	131,371	131,371
Employee salaries & wages	207,824		207,824	102,113	99,237	–	99,237		2,876	48,371	48,371
Office costs	339,000		339,000	170,047	195,813	42,000	237,813		–67,766	83,000	83,000
Equipment ³	83,500		83,500	82,555	30,257	4,668	34,925		47,631	–	–
Communications & visibility	153,144		153,144	77,733	96,038	993	97,031	125	–19,298	37,036	37,036
Professional fees (consultants)	24,000		24,000	11,792	47,961	993	48,953		–37,161	6,000	6,000
Travel	18,144		18,144	8,915	8,147	–	8,147		768	4,536	4,536
Publications & printing	51,000		51,000	27,545	12,803	–	12,803		14,743	11,500	11,500
Events	60,000		60,000	29,481	27,128	–	27,128		2,353	15,000	15,000
Total direct eligible costs⁴	10,397,306	238,997	10,158,309	5,026,915	3,652,764	778,218	4,430,982	88	595,932	2,641,711	2,641,711
Administrative costs⁵	711,082		711,082	343,664	255,750	–	255,750	74	87,914	184,919	184,919
Total eligible costs	11,108,387	238,997	10,869,390	5,370,578	3,908,514	778,218	4,686,733	87	683,846	2,826,630	2,826,630

Note: All amounts are in \$. Details may not sum to totals because of rounding. See [Table 2.4](#) for wording of results and activities.

¹ Total disbursement under co-financing is \$79,666.

² Report covers implementation period 2019–2021.

³ Depreciated value of an asset (vehicle) is captured as an expense. Full cost of asset is reported in statement of cash position.

⁴ Total of all direct costs except administrative charges.

⁵ Maximum 7 % of total direct eligible costs of the action.

The UN Capital Development Fund (UNCDF) serves as the United Nations flagship catalytic financing entity for the LDCs to strengthen financing mechanisms and systems for structural transformation. UNCDF's financing models work through three channels: (1) inclusive digital economies, which connects individuals, households, and small businesses with financial eco-systems that catalyze participation in the local economy, and provide tools to climb out of poverty and manage financial lives; (2) local transformative finance, which capacitates localities through fiscal decentralization, innovative municipal finance, and structured project finance to drive local economic expansion and sustainable development; and (3) investment finance, which provides catalytic financial structuring, de-risking, and capital deployment to drive SDG impact and domestic resource mobilization.

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