



W A G E



Women Entrepreneurs in Northern Ghana Gain Access to Integrated Services via Agent Networks (WE GAIN) Project: Final Outcomes Evaluation

September 8, 2023

Acknowledgements

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The report was prepared by Fauster Agbenyo, Raymond Enye and Samuel Sekyi of the Simon Diedong Dombo University of Business and Integrated Development Studies (SDD-UBIDS) and Bobbi Gray of Grameen Foundation and integrates findings from baseline and endline quantitative and qualitative interviews conducted in the Upper East and Northern Regions of Ghana. Bobbi Gray of Grameen Foundation oversaw the design of the endline assessment. Francis Arthur and Alfred Yeboah of Grameen Foundation supported the collection of some of the qualitative interviews. Bobbi Gray, Francis Arthur and Bindi Jhaveri of Grameen Foundation and Muthoni Kamuyu-Ojuolo, Director of WAGE, Jeanette Tocol, Monitoring, Evaluation and Learning (MEL) Advisor, and Abby Attia, Program Officer, all three of ABA ROLI oversaw the final review and editing of this report.

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All opinions, findings, and conclusions stated herein are those of the authors and do not necessarily reflect the view of the United States Government, WAGE, or any members of the WAGE consortium.

Cover photo: WE GAIN agent from the HealthKeepers Network, Northern Region, Ghana. Photo Credit: Francis Arthur, Grameen Foundation.

Abbreviations and Acronyms

ABA ROLI	American Bar Association Rule of Law Initiative
CHRAJ	Commission on Human Rights and Administrative Justice
CHW	Community Health Worker
CIPE	Center for International Private Enterprise
CSO	Civil Society Organization
DFS	Digital Financial Services
DFS+	Digital Financial Services Plus
DOVVSU	Domestic Violence and Victim Support Unit
FGD	Focus Group Discussions
FSP	Financial Service Provider
GBV	Gender-Based Violence
GDCA	Ghana Developing Communities Association
GES	Ghana Education Service
GHS	Ghanaian Cedi
GLSS	Ghana Living Standards Survey
GPD	Gender and Power Dynamics
GSS	Ghana Statistical Service
HKN	HealthKeepers Network
IPL	International Poverty Line
IVR	Interactive Voice-Over
KII	Key Informant Interview
KYC	Know Your Customer

MEL	Monitoring, Evaluation and Learning
MFI	Microfinance Institution
MNO	Mobile Network Operator
MoMo	Mobile Money
MTN	Mobile Telecommunications Network
NCCE	The National Commission for Civic Education
NHIS	National Health Insurance Scheme
NPL	National Poverty Line
PPI	Poverty Probability Index
PPP	Purchasing Power Parity
PSO	Private Sector Organization
RISE Ghana	Rural Initiatives for Self-Empowerment
RNA	Rapid Needs Assessment
SDD-UBIDS	Simon Diedong Dombo University of Business and Integrated Development Studies
SDG	Sustainable Development Goals
SWU	Social Welfare Unit
S/GWI	U.S. Department of State Secretary's Office of Global Women's Issues
UNFPA	United Nations Population Fund
VSLA	Village Savings and Loans Association
WAGE	Women and Girls Empowered
WEE	Women's Economic Empowerment
WE GAIN	Women Entrepreneurs in Northern Ghana Gain Access to Integrated services via Agent Networks
WPS	Women, Peace, and Security

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Executive Summary

About WE GAIN

The Women Entrepreneurs in Northern Ghana Gain Access through Integrated Networks (WE GAIN) project, a strategic initiative of the Women and Girls Empowered (WAGE) consortium, was led by Grameen Foundation USA (Grameen) in partnership with the American Bar Association Rule of Law Initiative (ABA ROLI). The initiative sought to promote women’s economic empowerment (WEE) in Northern Ghana through starting and growing a network of female digital financial services (DFS) agents and leveraging Mobile Telecommunications Network (MTN) Ghana’s mobile money platform. Through training and coaching on a range of topics including digital and financial literacy, business management, and gender-based violence (GBV) prevention, WE GAIN built the capacity of three civil society organizations (CSOs)—Rural Initiatives for Self-Empowerment (RISE) Ghana, Ghana Developing Communities Association (GDCA), and HealthKeepers Network (HKN)—to deliver an integrated, market-based, high-impact package of financial and non-financial information, product, services, and referrals (Digital Financial Services plus (DFS+)) to women entrepreneurs. At the same time, Grameen identified and on-boarded local private sector companies to increase women’s access to productive goods and services they require for business growth and resilience.

WE GAIN’s goal is to increase sustainable access of women entrepreneurs in Northern Ghana to a range of services they need for personal and business growth and resilience. WE GAIN’s theory of change is **IF** trusted female CSO agents are effectively supported to become DFS+ agents **AND** are able to sustainably deliver an integrated package of financial, business, health, and GBV services to underserved women entrepreneurs in northern Ghana through market-based incentives, **THEN** more women in northern Ghana will be empowered to start and grow successful businesses. This includes the female CSO agents who will start up new businesses as DFS+ agents (*hereafter: agents*), as well as the women clients whose businesses the WE GAIN agents will, in turn, help enable (*hereafter: clients*).¹

Methodology

This report outlines the results from the baseline and endline studies. The endline evaluation utilized a mixed-methods approach. The research team conducted a quantitative census with 88 women entrepreneurs selected to serve as MoMo agents for the project. Ten qualitative life histories were collected from a cross-section of married agents with their spouses, four from the Upper East Region and the remaining six from the Northern Region. Additionally, information was gathered from clients, MTN regional representatives, local stakeholders, and the CSO partner program leadership.

¹ A CSO Agent refers to a woman who has previously or is currently a volunteer or agent of a local CSO that the WE GAIN project partners with.

Findings

The 2021 baseline study found that 77 percent of agents and 63 percent of clients had deposited money into a mobile money account in the 12 months prior to the survey. By the endline in 2023, 97 percent of the agents and 80 percent of clients had deposited money into a mobile money account. At baseline, 15 percent of agents and 7 percent of clients were making weekly deposits. By endline, 44 percent of agents and 20 percent of clients were making weekly deposits, representing significant gains for agents and clients alike. These trends were similar for withdrawing money and sending money.

At endline, clients reported greater satisfaction with mobile money agents, an increase from 19 percent of clients reporting satisfaction at baseline to 95 percent at endline. When asked whether they prefer to use a male or female agent, 76 percent of clients preferred a female agent at endline, compared to 18 percent at baseline. In the qualitative portion of the research, clients reported preferring women, except that sometimes they chose male agents as female agents were less likely to have sufficient cash on-hand to support cash withdrawals from mobile money accounts. Agents themselves noted liquidity being one of the top challenges they experienced in running their mobile money business. MTN also noted this being a concern and despite efforts to help agents address this through careful planning, it did not fully address the constraint. Both agents and clients also emphasized their concerns about fraud and scams.

At baseline, 71 percent of agents reported that they owned a business. This increased to 83 percent at endline, although one would expect 100 percent of agents to report business ownership given the intervention. Agents experienced an increase in the highest range of monthly income earned (Ghanaian Cedis (GHS) 501 and higher, ~ USD 44+), with 7 percent of agents reporting earning at least GHS 501 at baseline and 34 percent earning this amount at endline. Slightly more agents at endline felt they could financially respond to an emergency. Clients, on the other hand, did not experience an increase in business ownership or initiation of new business in the 12 months prior to the survey, nor did they experience an increase in household income. The WE GAIN theory of change predicted that the presence of a female mobile money agent would provide more business opportunities for women in communities. However, the endline study was not able to find evidence that the project had broader impact on women's business opportunities in the community. This was most likely because it is too early to see impact at this level. Lingering effects of the COVID-19 pandemic and related shutdowns may have also contributed.

One component of the WE GAIN project was to increase local knowledge on GBV support. The baseline and endline surveys found that more than 90 percent of agents and clients reported knowing where to go for GBV support, with most reporting that they would seek support from traditional and local leaders prior to seeking support from the police, health services, or the Department of Social Welfare. The endline survey identified that the integration of GBV with a WEE intervention worked as expected. In interviews, most agents and their spouses said that sharing information on GBV is the right thing to do. At endline, thirty-five percent of the agents reported being approached by someone seeking information on GBV and most felt confident sharing information on GBV. However, some concerning trends were identified. For example, while the project goal was for agents to provide information on GBV and where to go for support, some agents and their spouses reported personally intervening in situations of GBV.

In addition to agent and client-level impacts, the CSO partners reported that the trainings, including the Gender and Power Dynamics (GPD) training and other capacity-building efforts have changed the way they value diversity in their own organizations and have improved communication among staff. Additionally, MTN Ghana gained new perspectives on how to reach and serve female agents, and as a result of trainings and the program came to understand that women could be successful mobile money agents.

Recommendations

Key recommendations for program improvement, scale-up, and sustainability include:

- Implement the GPD training as the first activity, particularly if there is a GBV component. Trainings should include management and all frontline staff.
- Develop robust community-entry, community leadership, and household member engagement strategies. Especially for those involved in the agent business.
- Increase the repetition of messages regarding GBV among agents and household members engaged in the business.
- Deepen the relationship between agents and GBV referral actors.
- Develop a strategy to assist agents in liquidity management.
- Growing relevant messaging related to DFS fraud and scams.
- Expand WE GAIN to include more youth and support for family planning.
- Investigate reasons for agents under-reporting that they own businesses.
- Build a portfolio of products and services that complement mobile money businesses to generate independent sources of income.
- Promote, develop, and support partnerships between CSOs and private sector entities, such as MTN, Bboxx and MicroEnsure, whose products seek to contribute to the achievement the Sustainable Development Goals (SDG).

Conclusions

The results of the evaluation suggest that WE GAIN improved access to and use of DFS among agents and clients alike, improved agent income, and improved awareness of GBV support networks, providing evidence of how to integrate WEE and GBV in a sustainable and impactful way. However, longer term programming and further research will be needed in order to validate the theory of change, i.e., that this intervention will result in more women starting businesses and an improvement to incomes.



OUR MISSION

WAGE strengthens the capacity of civil society organizations around the world to improve the prevention of and response to gender-based violence; advance the women, peace and security agenda; and support women's economic empowerment.



OUR APPROACH

To account for the deeply interconnected nature of women's and girls' experiences, WAGE's strategic initiatives are highly collaborative, integrated, multidisciplinary, and inclusive.

4 CORE PARTNERS
+
43 RESOURCE PARTNERS



OUR PARTNERS

WAGE consortium is led by the American Bar Association Rule of Law Initiative in close partnership with the Center for International Private Enterprise, Grameen Foundation, Search for Common Ground, and 43 international, regional, local, and corporate resource partners.



GLOBAL NETWORK OF 370+ CIVIL SOCIETY ORGANIZATIONS

OUR GLOBAL NETWORK

WAGE has strong ties to a broad and growing global network of nearly 400 women-led and women-focused civil society organizations that implement initiatives in WAGE's core thematic areas.



About Women and Girls Empowered (WAGE)

Women and Girls Empowered (WAGE) is a global consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation USA (Grameen), and Search for Common Ground (Search). WAGE works to strengthen the capacity of civil society organizations (CSO) and private sector organizations in target countries to improve the prevention of and response to gender-based violence (GBV); advance the women, peace, and security (WPS) agenda; and support women's economic empowerment (WEE). In this context, WAGE provides direct assistance to women and girls, including information, resources, and services they need to succeed as active and equal participants in the global economy and public life. WAGE also engages in collaborative research and learning to build a body of evidence of relevant promising practices in these thematic areas. To account for the deeply interconnected nature of women's and girls' experiences, WAGE's initiatives employ approaches that are highly collaborative, integrated, and inclusive. WAGE is funded by the U.S. Department of State Secretary's Office of Global Women's Issues (S/GWI).

Introduction

About WE GAIN

The Women Entrepreneurs in Northern Ghana Gain Access through Integrated Networks (WE GAIN) project, a strategic initiative of the Women and Girls Empowered (WAGE) consortium, was led by the Grameen Foundation USA (Grameen), in partnership with the American Bar Association Rule of Law Initiative (ABA ROLI). The initiative sought to promote women’s economic empowerment (WEE) in Northern Ghana through starting and growing a network of female digital financial services (DFS) agents and leveraging Mobile Telecommunications Network (MTN) Ghana’s mobile money platform. Through training and coaching on a range of topics including digital and financial literacy, business management and prevention of gender-based violence (GBV), WE GAIN built the capacity of three civil society organizations (CSO)—Rural Initiatives for Self-Empowerment (RISE) Ghana, Ghana Developing Communities Association (GDCA), and HealthKeepers Network (HKN)—to deliver an integrated, market-based, high impact package of financial and non-financial information, product, services, and referrals (Digital Financial Services plus (DFS+)) to women entrepreneurs. At the same time, Grameen identified and on-boarded local private sector companies, such as MicroEnsure for increasing household access to health and business microinsurance products, and Bboxx, a solar product company, in order to increase women’s access to productive goods and services they require for business growth and resilience.

WE GAIN’s goal is to increase sustainable access of women entrepreneurs in Northern Ghana to a range of services they need for personal and business growth and resilience. This goal is based on the following theory of change: **IF** trusted female CSO agents are effectively supported to become DFS+ agents **AND** are able to sustainably deliver an integrated package of financial, business, health, and GBV services to underserved women entrepreneurs in northern Ghana through market-based incentives, **THEN** more women in northern Ghana will be empowered to start and grow successful businesses. This includes the female CSO agents who will start new businesses as DFS+ agents (*hereafter*: agents or MoMo agents²), as well as the women clients whose businesses the WE GAIN agents will, in turn, help enable (*hereafter*: clients).

WE GAIN’s main activities included: completing a comprehensive assessment of the barriers, learning gaps, and opportunities facing women entrepreneurs in Northern Ghana related to finance, business, health, and GBV; building the capacity of community agents from 90 local CSO partners to launch their own microbusinesses as DFS+ agents and offer a range of financial services (e.g., cash in/cash out transactions on mobile money accounts), DFS-enabled products (e.g., pay-as-you-go solar through BBoxx and health microinsurance products through MicroEnsure), and information (e.g., financial and business development information, basic health education, and GBV information) to at least 9,000 local female entrepreneurs via the MTN Merchant Payments Platform. WE GAIN operated in the following districts in the Northern Region: Tolon, Kumbungu, Savalugu Nanton, Karaga, Mion; and the following districts in the Upper East Region: Bongo, Kassena-Nankana West District, Nabdam District, Talensi.

² Locally, agents are called MoMo agents which stands for ‘mobile money’ agents.

Methods

Research Design

The goal of the WE GAIN endline evaluation was to capture key lessons from the project as well as measure changes in agent and client knowledge, attitudes, behaviors, and outcomes related to financial and business behaviors as well as knowledge related to GBV resources and actors. Annex 1 outlines the questions used to guide the evaluation. The WE GAIN endline evaluation utilized a mixed-methods approach. The research team conducted a quantitative census with all the women entrepreneurs selected to serve as MoMo agents for the project. Originally 90 agents were recruited to participate in the project, but at the time of the endline only 88 were operational. Ten qualitative life histories were collected from a cross-section of married agents with their spouses, four from the Upper East Region and the remaining six from the Northern Region. Stories collected from two of the couples are included in Annex 4.

The team employed a cross-sectional design for selecting potential clients which included both qualitative and quantitative methods. The team conducted three focus group discussions (FGD) with savings groups within the GDCA program catchment area (included because of a GDCA project component linking agents with villages savings and loan associations (VSLA)). Additionally, key informant interviews (KIIs) were conducted with CSO partner leadership, project teams and local leaders aware of the WE GAIN project, as identified by the CSO partners. Grameen also interviewed MTN, agents involved in the sale of microinsurance with MicroEnsure. Additionally, Grameen interviewed 13 out of the 15 clients who had a policy at the time of the endline, and 9 agents and 12 clients who participated in the sale or purchase of home solar products, respectively.

Sampling Strategies

The research team relied on probability and non-probability sampling approaches to execute the assignment. Altogether, 346 people were interviewed for this evaluation. In the Northern Region, the team gathered data from a total of 245 research participants, being careful to avoid double counting agents who were interviewed multiple times, but assumed clients were interviewed only once. In the Upper East Region, the team gathered data from 101 research participants

Northern Region: The team interviewed a total of 60 agents (30 for HKN and 30 for GDCA), 120 clients/community members, and six agents and their respective spouses for in-depth qualitative life histories. The team conducted 3 FGDs engaging 22 participants, including 2 CSO partner representatives, and conducted 9 KIIs made up of 3 assemblymen (GDCA), 1 traditional leader (GDCA), 1 chief imam, and representatives of 4 state agencies (including: The National Commission for Civic Education (NCCE), the Commission on Human Rights and Administrative Justice (CHRAJ) for GDCA, the District Social Welfare Office and the District Health Directorate for HKN). The team interviewed agents engaged in the MicroEnsure and Bboxx pilots, along with 25 of their clients.

Upper East Region: For RISE Ghana, the team interviewed 30 agents and 60 clients/community members, 4 agents and their respective spouses for in-depth qualitative life histories, 1 CSO partner (RISE-Ghana) representative and conducted 6 KIIs made up of 2 assemblymen, 2 public sector agencies working with the Ghana Education Service (GES), the Girl-child Coordinator, Women Empowerment Issues Coordinator, a District Social Welfare (DSW) Officer, and two queen mothers. Agents engaged in the MicroEnsure pilot were included though no clients were interviewed. Only one RISE Ghana agent had made a sale of the Bboxx solar products, but the agent and the client were not interviewed due to lack of time.

Agent attrition

For the quantitative part of the baseline survey, the 90 agents initially included in the project were surveyed (30 agents from each of the three CSOs) across the nine districts of the two project regions (Upper East and Northern). The baseline evaluation revealed low literacy rates among agents. Low literacy was noted as a significant risk to agents and potential clients due to inability to read SMS messages or detect fraudulent activities. After the baseline, HKN replaced five agents and GDCA replaced two agents due to low literacy levels. However, this did not negatively affect the project or the quality of endline data, except for the fact that there was not a 100 percent overlap between baseline and endline respondents.

Two RISE Ghana agents became dormant during the project and finally dropped out, bringing the number of agents under RISE Ghana to 28 instead of 30. The total number of agents at endline totaled 88 instead of 90 resulting in an absolute attrition rate of 2.22 percent for agents.

For the ten qualitative life history interviews, at baseline, an agent was randomly selected in each of the nine districts to be interviewed, along with their spouse. At endline, the same 10 agents and their spouses were interviewed, resulting in a retention rate of 100 percent for the agents, and 100 percent for agent spouses.

Prospective Clients

For the client quantitative survey, the team surveyed two clients living in close proximity to each of the 88 agents' businesses, resulting in a sample of 180 clients. In the case of the qualitative cross-sectional interviews, at baseline the team used systematic sampling. For the endline, the team did not calculate a skip number, and instead used a trial-and-error approach. At endline, the research team attempted to interview the same clients interviewed in the baseline.

Annex 2 outlines the various methods and final sample sizes completed for the endline.

Data Collection Methods/Tools

Grameen prepared the draft quantitative and qualitative data collection instruments. In all, there were two quantitative survey questionnaires (one for agents and one for clients) and nine qualitative guides: one agent life history interview, one agent spouse life history interview, one FGD guide for GDCA village savings and loan associations (VSLAs), a community member/local leader interview guide, a partner CSO

interview guide, a MicroEnsure agent and client interview, and a Bboxx agent and client interview guide. The research team and Grameen jointly finalized the instruments used in the field data collection.

Limitations

Limitations for this study included:

- The lack of a comparison group for female agents. This was difficult to construct given that female agents (which were few based on the baseline results) in the program area would have already been operating as an agent and this would have biased the results.
- The lack of comparison group for prospective clients. The team sought to mitigate this by randomly selecting respondents located near the agent to minimize the chance of an existing relationship between the agent and the client.
- There was not a 100 percent overlap between the baseline and endline agents due to some replacement and drop-out issues mentioned above. The issue of drop out/replacement was dealt with in the following two ways.
 - There were seven identified dropouts and at the time of the survey, five had been replaced. Data was gathered on replacement agents at endline, but they were excluded from analysis key variables of which may have influenced results. Since inclusion of these agents in analysis could have distorted outcomes of the intervention, the team decided to take into consideration the effect of the dropouts on three variables of concern viz. highest level of educational attainment, ability to read text/SMS messages, and ability to write texts/SMS messages.
 - The second step was the inclusion of the five newly recruited agents, all of whom have operated for up to one year, in the analysis of the remainder of the variables. The assumption is that the dropped agents and the newly recruited agents have similar background characteristics, save those earlier three mentioned.

WE GAIN Agent Findings

The following section summarizes findings from the quantitative survey of WE GAIN agents and the qualitative interviews with 10 agents and their spouses.

Demographics

Table 1 in Annex 3 presents agent demographics and household information. At baseline, the average age of agents was 30 years (18 and 64 years representing the minimum and maximum ages, respectively). The average age did not change at endline. The majority of agents are married/cohabiting and monogamous both at baseline (58 percent) and endline (53 percent), with approximately 30 percent living in polygamous relationships. Agents collectively have at least some education; at baseline (92 percent) and endline (87 percent). There was a statistically significant difference ($p < 0.05$) between baseline and endline in those who reported having no education or having completed primary. This is likely attributed to the change in agents between baseline and endline due to five agents being replaced. Though statistically insignificant, there was a slight increase in those who indicate they can read and write a text/SMS message (almost 90 percent, including reading/writing very and somewhat easily at endline).

The study employs the Poverty Probability Index (PPI) for Ghana to measure the poverty rate among agent households. The PPI questions were drawn from the Ghana Living Standards Survey (GLSS) done in 2016 by the Ghana Statistical Service (GSS). The likelihood that a household is impoverished is estimated using responses to ten basic questions that predict a household's poverty level. The current study used three poverty indicators, namely the national poverty line (NPL), the international poverty line (IPL) at \$1.90/day and \$3.20/day in 2011 Purchasing Power Parity (PPP) exchange rate terms. At baseline, 25 percent of the agents' households lived below the \$1.90/day/person IPL and 52 percent lived below the \$3.20/day/person IPL. At endline, these poverty rates slightly dropped to 22 percent and 49 percent, for each respective poverty line, even though the differences were not statistically significant. A little over half (54 percent) fell below the NPL at baseline and 50 percent at endline. When benchmarking with the national-level survey using PPI estimates, 14.9 percent of the country fall below the NPL; 46.7 percent of the population in the Northern Region and 49.8 percent of the population in the Upper East Region fall below the NPL. This suggests that the agents represent average poverty levels in their regions and are quite poor and vulnerable.

Similarly, only 27 percent at baseline and 20 percent at endline were food secure, with many of the agents falling into the category of "food insecure, without hunger", meaning they could get *enough* food to consume but not the *kinds of food they wanted to eat*. This is consistent with other research showing that on average 70 percent of households are food insecure in the region. In the endline survey, the percentage of agents who reported being food secure³ increased, while fewer agents reported experiencing food insecurity with moderate or severe hunger. Therefore, while there was a slight decrease in food security

³ KD Antwi and CP Lyford, "Socioeconomic Determinants of Rural Households' Food Security Status in Northern Ghana," *Journal of Agriculture and Food Sciences* 19, no. 2, 2021: 86 – 94, <https://dx.doi.org/10.4314/jafs.v19i2.9>.

(without hunger) at the endline (and the difference was not statistically significant), fewer were experiencing hunger. The finding showing a reduction in food security was primarily driven by reductions in food security among GDCA and HKN agents in the Northern Region . There was an improvement in food security among RISE Ghana agents; at baseline 10 percent of RISE agents were food secure, this increased to 18 percent at endline. Thirty percent of RISE agents were “food insecure with moderate hunger” at baseline; at endline, only 9 percent faced this level of food insecurity.

To assess household resilience, agents were asked about the likelihood of raising Ghanaian Cedis (GHS) 1,105 (~USD 96⁴) in the next month in the event of an emergency. The findings show that 66 percent of agents indicated it was very or somewhat possible to raise GH 1,105 within the next month at the baseline, whereas 77 percent indicated it is very possible or somewhat possible at the endline, though this improvement was statistically insignificant. The national average for those who feel they could come up with GHS 1,105 is 81 percent and among women is 75 percent,⁵ suggesting agents’ households were fairly similar to the national average.

When asked about the sources an agent would use to raise the GHS 1,105 for an emergency within the next month, there was some variability between baseline and endline. In particular, there was a statistically significant shift from family and friends outside of Ghana to those living within Ghana. At endline, almost half (47 percent) reported they could raise emergency funds from savings kept by a savings group/*susu* group compared to 28 percent at baseline; this difference was statistically significant ($p=0.015$). Interestingly, based on national statistics, 34 percent of Ghanaians would rely on family and friends (both within and outside of Ghana),⁶ which suggests the agents rely much more heavily on savings groups than other social networks as compared to national average.

While there were no significant differences in agents who could read a text or SMS message between baseline and endline, there was a slight increase in the number of agents who could write a text message (77 percent to 79 percent, $p=0.08$).

Demographics Key Findings

- WE GAIN agents are female, most are married or cohabitating, and fairly rural and literate.
- WE GAIN agents are financially vulnerable with the majority being food insecure, a quarter living below the extreme poverty line, and half living below the national poverty line. However, a great number of them feel resilient to a financial shock and would rely on savings groups to meet the cost of a financial shock.
- In many ways the agents mirror the clients and the communities they serve, except for

⁴ As of July 24, 2023, <https://www.xe.com>.

⁵ Asli Demirgüç-Kunt et al., *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19* (World Bank: Washington, DC, 2022), <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099818107072234182/idu06a834fe908933040670a6560f44e3f4d35b7>.

⁶ Ibid.

literacy levels which are lower among clients.

Mobile Money and Financial Behaviors

Table 2 in Annex 3 outlines the outcomes for agents between baseline and endline regarding mobile phone ownership, mobile money practices, and other financial services.

Mobile Phone Ownership

At baseline, there were 1.68 smartphones used on average per household; at endline, there was an average of 2.48 smartphones per household ($p=0.036$). Agents with smartphones increased from 46 percent to 86 percent ($p=0.001$). Also, agents who indicated they had access to the internet through mobile phones increased from 45 percent to 86 percent ($p=0.009$). These differences are statistically significant. It is very likely that this shift is due to the fact that the WE GAIN project subsidized the new smartphone purchases among the agents towards the end of the project.

Mobile Money

At baseline, 41 percent of agents indicated that they knew **where to seek information about DFS**; there was a statistically significant increase to 96 percent at endline. Eleven percent (11 percent) of agents at baseline and 12 percent at endline said they got their information about DFS through a mobile app. At baseline, TV/radio/newspapers (12 percent), family/friends (28 percent), and other local MTN mobile money agents (29 percent) were the main source for DFS information whereas at endline, mobile apps (12 percent), other local MTN mobile money agents (16 percent), and other local mobile money agents (ex. Vodafone, other MOMO) (12 percent) became the most consulted sources. The difference in those who consulted friends and family resulted in a statistically significant decline between the baseline (28 percent) and endline (8 percent, $p=0.001$).

At baseline, 77 percent of agents said they had **deposited money** into a mobile money account in the previous 12 months, whereas 97 percent did at endline, resulting in a statistically significant improvement ($p=0.010$). At baseline, agents relied much more heavily on their spouse's device to deposit money; at endline, the number of agents relying on their own devices stayed relatively constant between baseline and endline (68-69 percent) but almost a quarter reported using the tablet provided by the WE GAIN project (which was not available at baseline). This shows that the agents could use the tablets as an alternative device to their husband's devices. Agents at endline were more likely (at a statistically significant rate) to deposit money weekly compared to baseline (15 percent to 44 percent, $p=0.041$) and notably more likely to deposit money monthly (29 percent to 44 percent, $p=0.056$). There was a statistically significant reduction in those who reported only depositing money a few times a year (48 percent to 8 percent, $p=0.002$).

Ninety percent of agents at baseline **sent money** to another mobile money account compared to 97 percent at endline, the majority using either their own device or the tablet provided by the project. There

was a decline in the number of agents using another agent's device (40 percent to 3 percent, $p=0.001$). Similar to deposits, there were statistically significant increases from baseline to endline in the percent of agents sending money weekly (12 percent to 40 percent, $p=0.019$) and monthly (21 percent to 37 percent, $p=0.032$).

Despite the fact that 91 percent of agents at baseline and endline reported **receiving money** in the last 12 months, there was a significant increase in those who received money weekly from baseline to endline (9 percent to 53 percent, $p=0.046$).

While not statistically significant, 62 percent of agents at baseline reported **withdrawing money** from a mobile money account whereas 96 percent did at endline. There was a significant increase in those who withdrew money weekly from baseline to endline (15 percent to 54 percent, $p=0.012$).

At endline, in addition to the transactions mentioned above, agents also noted using their mobile money accounts to make utility payments (64 percent), receiving/sending domestic remittances (6 percent), making loan payments (3 percent), and merchant payments (1 percent).

As part of the study, agents were asked to identify challenges they had faced utilizing mobile money for personal purposes over the past 12 months. At baseline, the three most common challenges were agents having difficulty conducting the transaction (37 percent), remembering the PIN (31 percent), and fearing making a mistake (12 percent). At endline, the challenges most frequently noted include poor network connectivity (32 percent), a lack of funds to execute a cash-out transaction (31 percent), and concern over being duped by another person (14 percent). This finding was reflective of the change in the nature of transactions agents were making not only for themselves, but also for others.

When the agents were asked to share their perspectives regarding the barriers women face in using mobile money services, they listed illiteracy, lack of education and training, no knowledge of cash-out, fear of being cheated by agents, and fear of fraudsters. Agents suggested that men face fewer barriers as they are slightly more educated and can more easily manage a smartphone and apps, such as the MTN app. "The women are often shy whenever they ask for help on how to use their mobile phones for such services," shared an agent. This, the agents comment, is a reason that more education should be given to these women to enable them to operate their mobile devices and curtail some of these barriers.

When asked about preference regarding sex of the agent, only one agent in the Upper East mentioned that patrons of MoMo services have a preference. The agent mentioned that the men in her community prefer their fellow men and vice versa. She expressed that whenever she leaves her brother in charge of the MoMo business, he gets more sales from male customers than from female customers. This agent believed that women are more likely to engage male agents. This is done to conceal certain information they wish to keep secret. An agent in the Northern Region shared that women in her community prefer transacting with her, since women worry about being accused by their husbands of having sexual relationships with a male MoMo agent. Agents themselves also find it hard to communicate with male customers, especially older men, as they feel dismissed.

Other Financial Behaviors

At endline, most agents (87 percent) were part of a savings group or VSLA. While the difference was not significant, this represented an increase from 69 percent at baseline. In the past 12 months, approximately 45 percent have taken a loan from a VSLA, 1 percent from a village bank or microfinance institution (MFI), and 1 percent from a mobile money agent. There was a statistically significant increase in the percentage of agents saving money with a VSLA (from 9 percent to 72 percent at endline, $p=0.001$) and with a mobile money account (3 percent to 22 percent, $p=0.005$). There were statistical decreases in saving with MFIs and other financial service providers (FSP). While the increases in savings behaviors with VSLAs and mobile money accounts are understandable, the decrease in saving with MFIs and other FSPs is not entirely clear. It could be that the trust and proximity of mobile money accounts for this shift or that this is a lingering effect of crisis that has been occurring in the financial services sector where some FSPs have been shut down.⁷

WE GAIN encouraged agents to promote mobile money services to VSLAs. Women make up the majority of VSLA membership providing agents the opportunity to work with 15-25 women at a time. At endline, approximately 46 percent of agents reported making mobile money transactions on behalf of VSLAs (this question was not asked during the baseline). Agents from GDCA (56 percent) and RISE Ghana (43 percent) were the most likely to report supporting VSLAs. More than half (56 percent) of those making transactions on behalf of VSLAs made weekly transactions for them, followed by monthly (29 percent).

Mobile Money and Financial Behaviors Key Findings

- The use of mobile money services increased among agents, with the most impact seen in the frequency of transactions growing from a few times per year to monthly and weekly transactions.
- The nature of the challenges faced by the agents when using mobile money changed between baseline and endline. At baseline, more agents had difficulty conducting a transaction whereas by endline more agents were concerned about fraud and insufficient funds to complete a cash-out transaction for someone else.
- More agents were part of VSLAs by endline and almost half were making mobile money transactions on behalf of the VSLA, which may speak to the encouragement they received from WE GAIN to promote their services among VSLA members given the convenience of reaching many people at one time.
- Agents perceive that most clients do not have a preference in sex of the agent if customer service is good; however, some noted that women prefer female agents to avoid accusations of having an affair with a male agent.

⁷ Kwami Ofori Dwamena and Mohd Effandi Yusoff, "Banking Crisis in Ghana: Major Causes," *International Journal of Academic Research in Accounting Finance and Management Sciences* 12, no. 3, (September 2, 2022): 406–418, https://hrmars.com/papers_submitted/14833/banking-crisis-in-ghana-major-causes.pdf.

Business

Table 3 in Annex 3 outlines data regarding agent businesses ownership, business training, and support agents received from household members. Tables 4 and 5 in Annex 3 address agent income.

Business Ownership

When asked whether agents own or operate a business, 71 percent and 83 percent responded affirmatively, at baseline and endline, respectively. At endline, 76 percent reported owning a mobile money business (none of the agents reported owning a mobile money business at baseline). It is somewhat surprising that not all agents at endline reported owning a mobile money business given that respondents sampled for participation were all agents. However, Grameen found similar dynamics in other evaluations (ex. underreporting of VSLA or financial institution membership). It also may be that agents were noting their primary business and not listing all business income sources.

Additionally, at endline an increased number of respondents reported ownership of a mobile money business and a decreased number of respondents reported owning other businesses. For example, at baseline, agents most frequently reported owning grocery/petty trade businesses (38 percent) and restaurant/food businesses (17 percent). At endline, only 21 percent of agents reported owning a grocery/petty trade business. Grameen found a similar trend in Uganda, with the results suggesting that agents do not have to rely on so many income sources to support their household and business needs.⁸

A third (33 percent) of agents at baseline and half (53 percent) of agents at endline reported starting a new business in the previous 12 months. This 20 percentage point increase was statistically significant ($p=0.025$). At endline, the majority of the agents (56 percent) reported that this new business was a mobile money business, 15 percent started selling health products, and 2 percent started selling solar products (ex. Bboxx). Of 90 WE GAIN agents, 75 started their mobile money business 16 months prior to the survey, in line with project implementation. At endline, 21 percent reported someone else in their household was running a mobile money business; operated by a sibling (26 percent), a child (16 percent), and a spouse/partner (11 percent), mostly as an MTN service provider. More than a third (37 percent) reported “other” in terms of the other household member who own a mobile money business.

In qualitative interviews, agents reported that in addition to MoMo businesses, they are also involved in the following businesses: groceries (e.g., biscuits, toffees, sugar, gari⁹), food vending (e.g., operating chop bars¹⁰), contraceptives, and hairdressing. Agents appreciate being able to generate income to support their families in the areas of food, clothing, and educational expenses and to cross-invest in their various business activities. Some dislikes about economic activities include: inaccurate transactions and fraud leading to losses in the business, dealing with difficult customers, and inadequate capital.

⁸ GSMA, *Creating jobs and expanding financial inclusion in refugee settlements* (2023), https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2023/07/Grameen_Case_Study.pdf.

⁹ Cassava root powder.

¹⁰ Roadside eatery or restaurant.

Economic activities undertaken by the spouses of agents include: sale of donkey skins, gardening, sale of live animals, operation of sound systems, farming, animal rearing, sale of smoked and dry fish, carpentry and masonry, tractor operation, and teaching. One agent's spouse is a civil servant.

When asked what determined their decision to engage in a MoMo business, agents noted their desire to respond to a need in their community, to make some profit, and to be employed. Many noted that prior to the project only men were engaged as MoMo agents. WE GAIN provided them an opportunity to bridge that gap and introduce female MoMo agents to their communities.

In the Northern Region, some agents shared that men in their communities do not take proper care of their wives (e.g., do not meet their wife's needs financially). Women also listed financial independence as a reason for becoming a MoMo agent. One of the agents from the Mion community declared that before she became an agent, she sold contraceptives. In this role she was well known in the community and people often came to her for help resolving challenges they faced with MoMo transactions. As a result, when she heard about the WE GAIN initiative, she decided to become an agent.

When asked about the source of business startup capital, agents mentioned: WE GAIN partners and/or Grameen, their spouses, or savings. They also added SIM cards and the provision of the MoMo kiosk container in their responses. One agent mentioned that using the sale of charcoal as her source of startup capital.

Business Training

Agents were asked if they had taken any training to help or advance their businesses in the previous year. At the baseline, 44 percent of the agents had enrolled in a program to help them start or grow their business, whereas, at endline, 100 percent reported having participated in such training. At baseline, they noted receiving training in areas such as recordkeeping (20 percent), sales and marketing (27 percent), and customer service (23 percent). At endline, the majority of the training that agents received was recordkeeping (14 percent), GBV (13 percent), customer care (12 percent), and types of DFS (10 percent). This reflects the differences in training provided by WE GAIN compared to previous service providers.

Household Support for Agents' Business Activities

Agents were asked to describe the level of assistance their spouse or other household members provide in establishing and growing businesses. According to the baseline findings, many agents felt their spouse or household members were "very supportive" (70 percent) or "somewhat supportive" (22 percent). At endline, there was an increase in those feeling "very supported" (78 percent) and a statistically significant decrease in those feeling "somewhat supported" (13 percent, $p=0.014$). While some of this decrease can be explained by the jump in those feeling "very supported", there was a small increase in agents feeling "not supported" from baseline to endline (8 percent to 9 percent). While there was not a significant change in the number of agents who felt supported, 90 percent of agents did report an increase in the amount of support their spouse provides. Fifty percent of agents reported spousal support had increased "somewhat" and 40 percent reported it had increased by "a lot", up from 21 percent at baseline ($p=0.037$).

At endline, RISE Ghana agents were most likely to report feeling “not supported” compared to agents from the other two CSOs. Seven out of eight agents who reported feeling “not supported” were from RISE Ghana (the other was from HKN). This finding among RISE Ghana agents was also noted in interviews regarding their experiences with the MicroEnsure pilot (see section on MicroEnsure interviews). The reasons for this are not clear, but as most RISE Ghana agents were not business owners prior to the start of the WE GAIN project, the initial lack of support from spouses may be due to the fact that the MoMo business was not supplemented by another business, as was typical for GDCA and HKN agents.

Responses elicited from both agents and their spouses during qualitative interviews, suggest that agents’ spouses do more household chores than before and also help agents in MoMo and other businesses. Chores include bathing children, taking them to school, fetching water, and sometimes cooking. In some cases, spouses help at the shops to enable agents to engage in caregiving activities.

Agents suggested that spousal support of their businesses means a lot. Areas of support received by spouses include capital injection into the businesses, alternating with the agents between serving customers and doing household chores, and advertising the businesses to their peers. The agents stressed that the success of the MoMo business relies “solely on the unflinching support” they receive from their spouses. One agent shared that she only discloses information related to her business out of respect for her spouse (but makes her own decisions). This agent also reported feeling unsupported because while her spouse does do household chores, he does not support the business.

Most agents and their spouses affirmed that they take joint decisions on the use of income from WE GAIN MoMo businesses. Spouses indicated that they feel ownership, since they contribute to the management of the business. However, in the Upper East, some women indicated that their husbands do not help them much or at all to manage their busy schedules. One agent disclosed that she has 100 percent decision-making control over finances from the business and only informs her husband about how the money is used out of respect. She stated that her spouse helps her with household chores, but does not contribute to the MoMo business. If her spouse needs money from the business, he must pay it back.

Interestingly, all agents said that they were okay with current decision-making arrangements. However, based on comments relating to lack of support from spouses, it seems probable that agents wish for greater control over business finances. For example, the following quotes from three agents highlight these tensions: “I am ok, but I always want to have more influence because as a woman I am with the children and know what is going on.” “I want my husband to always have more influence because he is the head of the family, unless I see that what he is saying will not help the family.” “I’m ok with how decisions have been taken in my household, but I would like to have more influence in every decision taken.” In each of these quotes, agents reference their husbands as heads of household who must be allowed to take decisions on behalf of the family and yet note a desire for greater decision-making autonomy.

Business Income

Table 4 in Annex 3 outlines business income received by the agents.

Survey Data

When asked to estimate household income, there was a statistical decrease in those reporting income earned in the lowest range of GHS 0 to 100 (from 53 percent to 27 percent, $p=0.03$) and a statistical increase in income in the highest range of GHS 501+ (7 percent to 34 percent, $p=0.006$). At endline, most (67 percent) reported that mobile money businesses explained improvements in household income, whereas 3 percent suggested decrease in income was due to poor business environment. Ninety-six percent of agents reported that they had been running their business for over six months.

Agents reported using the following methods to advertise: walking around and talking to people in the community, reaching churches and susu groups with posters, transacting from the kiosk and hanging posters, spouses/partners advertising the business with their peers, and social media (whatsapp). Agents were asked to report on the percentage of total business income that the MoMo business represents. Of the ten agents, two reported 25 percent, seven reported 50 percent, and one reported 70 percent.

Income Data by CSO Partner

When assessing income by partner, it becomes clearer that increases in income in the range of GHS 501 and greater between baseline and endline are driven by GDCA and HKN, especially HKN. Sixty percent of HKN agents were earning a monthly income of GHS 501 and greater at endline compared to 0 at baseline. According to data collected for the GLSS¹¹ in 2019, the average annual income for households in the Upper East Region was GHS 16,130, which equates to a monthly income of 1,341.92 per household. In the Northern Region, the annual estimated income was GHS 22,919, equating to a monthly income of GHS 1,909.91. If adjusted for inflation, using an average inflation rate of 48.22 percent,¹² these 2019 incomes would value GHS 694.43 in the Upper East and GHS 988.56 in the Northern Region. This suggests that the GDCA average household incomes are below the regional unadjusted benchmark but above the adjusted benchmark. HKN agents are above the regional benchmark, both adjusted and unadjusted. RISE Ghana agents are below the regional average, both adjusted and unadjusted.

Survey Data: Regression Analysis

A regression analysis was conducted to identify factors that most affect an agent's income from the baseline and endline surveys (see Table 5 in Annex 3). Factors that were statistically significant and associated with increases in agent income included age, age squared, and whether the agent had participated in a training to support their business in the prior 12 months. These relationships were only detected and significant at the baseline. According to the findings, an additional year in age will raise an agent's income by around GHS 0.159. These results mean that age and income have a non-linear (quadratic) relationship. Age square is inversely correlated with respondents' income levels in the

¹¹ Ghana Statistical Services, *Ghana Living Standards Survey (2017)*, p. 218, https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/GLSS7%20MAIN%20REPORT_FINAL.pdf.

¹² "Inflation rates in Ghana (1965 to 2022)," Worlddata.info, <https://www.worlddata.info/africa/ghana/inflation-rates.php>.

baseline, suggesting that as people age, their income will eventually decline. In other words, once age exceeds a certain point, its impact on income diminishes.

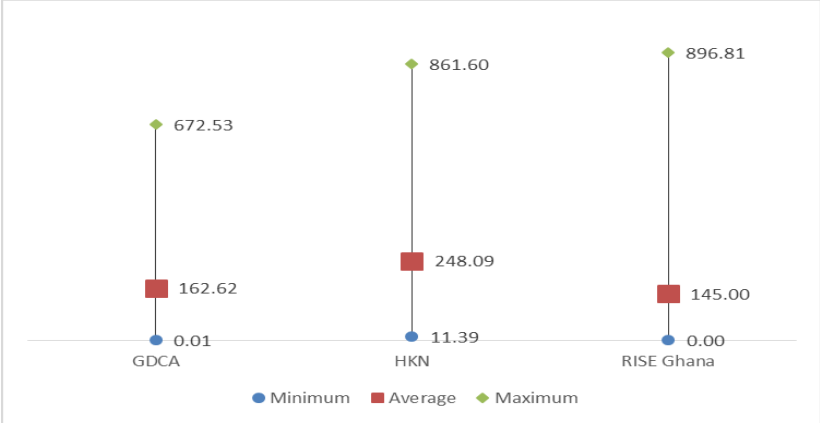
Whether or not an agent participated in a training to support their business in the prior 12 months was also statistically significant and associated with an agent’s income using baseline data only. Baseline data showed training was associated with a reduction in income by about GHS 0.329. As this result was only found in the baseline survey, this finding only relates to training received prior to the WE GAIN project. At the endline, training was not related to increasing or decreasing an agent’s income.

The R-Square indicates the explanatory power of the models. For the baseline and endline surveys, the explanatory variables only explain the 14.81 percent and 23.59 percent of the variations in income, respectively. The extremely low R-Squares may indicate that key factors affecting incomes are missing in the model used in this research. Given the small sample sizes, detecting associations between income and other variables was difficult. Income data collected by Grameen for monitoring the WE GAIN agents suggests that the number of products an agent sells may be a variable missing from this model.

Grameen Agent Commission Monitoring Data

Grameen monitored agent commissions during the project period. Analysis of agent commission income earned on mobile money transactions alone, assessed during from April-June 2023, shows that while RISE Ghana agents had the highest maximum monthly income, they had the lowest average monthly income compared to GDCA and HKN. HKN agents had the highest average monthly income when relying just on mobile money transactions. When inactive agents are removed (accounting for the very low minimums for all three partners), the averages jump between GHS 5 and 10. Against a goal of GHS 250 per month, 22 agents earned this amount through mobile money transactions alone; HKN (9), GDCA (7), and RISE (6).

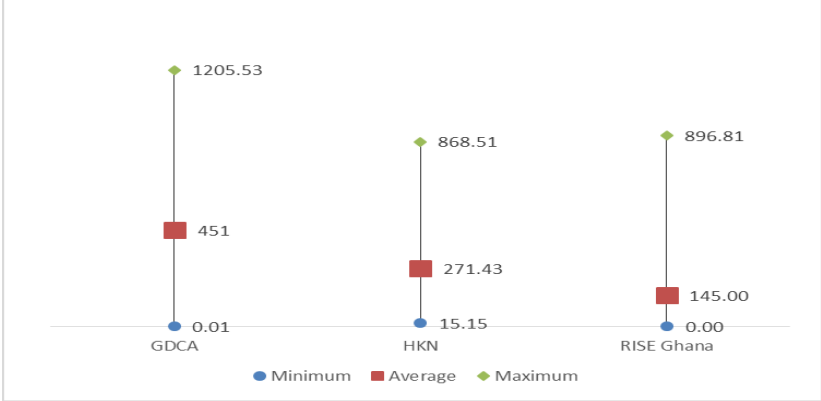
Figure 1: Average Monthly Income (Mobile Money only) between April and June 2023



With income from MicroEnsure, Bboxx, and income some GDCA agents are earning to train VSLAs, GDCA agents’ average and maximum incomes dramatically increase. These increases are driven by the GHS 80 per VSLA trained in additional income earned by some GDCA agents. Given the WE GAIN project was not directly tracking income from HKN agents’ health product sales nor other income sources outside of agent self-reported data in the baseline and endline surveys, it is plausible that HKN agents self-reported income

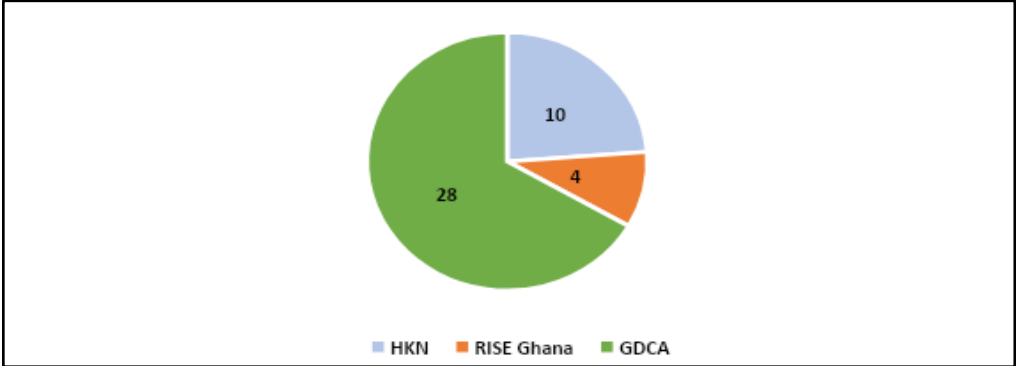
was higher than GDCA agent incomes. It is important to note that the endline survey was completed by May 2023 and does not account for approximately two months of sales captured in the Grameen data.

Figure 2: Average Monthly Income (All WE GAIN Agent Income) between April and June 2023



With all income sources included from all DFS and WEE products, 42 out of 90 agents earned an average income of GHS 250 per month by the end of the project (Figure 3). This meant that 47 percent of WE GAIN agents, against a target of 75 percent, earned GHS 250 per month. Reasons for underperformance against targets include the delayed on-boarding of 15 of the 90 DFS+ agents, especially RISE Ghana’s agents, due to changes in the Government of Ghana’s Know Your Customer (KYC) agent registration requirements, underperformance by RISE Ghana agents, and the late onboarding of complementary products, such as Bboxx solar home systems.¹³ The microinsurance pilot has also been slow to gain clients (see Assessment of MicroEnsure).

Figure 3: Number of DFS+ Agents Making at Least GHS 250 per Month



¹³ Sixty percent of DFS+ agents commenced their mobile money businesses in year 2 of the project (July 2022) while others started between three to six months before project closure. As a result, data collection on transaction and commissions of agents started in July 2022.

Business Outcomes Key Findings

- No agents owned a mobile money business at baseline and 76 percent did by endline. This increase in mobile money business ownership is the direct result of WE GAIN efforts to recruit women, train them, and support them in running this business model.
- Similarly, while less than half of the agents reported receiving business training in the year prior to the baseline survey, all agents reported receiving business training by endline, a direct influence of WE GAIN business training efforts.
- There was a jump in agents' household income attributed by the agents to the new mobile money business, most of whom reported running this business for only six months. There was a large reduction in the lowest income range (GHS 0-100) and a large jump in those reporting earning income in the highest income range (GHS 501+). HKN agents reported the highest household incomes compared to GDCA and RISE Ghana agents.
- When assessing agent commission data provided by MTN and complemented by Grameen's monitoring system, GDCA agents earned the most commissions, because half are involved in a pilot project where they receive a stipend to train VSLA groups on financial literacy.
- With all income sources included from all DFS and WEE products, almost half of the 90 agents earned an average commission income of GHS 250 per month by the end of the project against a target of 75 percent. The missed target is explained by the time it took to get the mobile money businesses started and running before adding new products.

GBV

Results show a slight decrease in the percentage of agents who know where to get information or support for GBV (from 99 percent to 91 percent). See Table 6 in Annex 3. Given the high percentage noted at baseline, it is not clear why knowledge of GBV information or support would decrease. This finding may be a result of the fact that pathways for seeking support for GBV can be complex (e.g., there are both formal and informal GBV actors, such as the Domestic Violence and Victims Support Unit (DOVVSU)/police and traditional leaders) and some hotline numbers and apps promoted during the GBV training became inactive during the project period. As a result, agents may have felt less confident by endline.

When asked where agents could obtain information or support when GBV occurs at baseline, the majority (35 percent) mentioned local leaders/chiefs, followed by the DOVVSU/police (24 percent), and family/friends (22 percent). At endline, 29 percent reported seeking information or support from DOVVSU/police and local leaders/chiefs (24 percent), fewer reported family and friends (14 percent, $p=0.012$) and more reported health services (from 6 percent to 13 percent, $p=0.012$).

Agents were also asked whether or not they were aware of a hotline number they can call for support if they or someone they know faces violence. At baseline, only 20 percent were aware of a hotline; at endline, 87 percent knew a hotline number they could call. Only 1 percent of agents knew the United Nations Population Fund (UNFPA) number (0551000900). When interviewed, agents said they were not aware that a domestic violence hotline was being promoted in Ghana. However, spouses noted that they

were aware. The spouses mentioned apps like BOAME14 and indicated that RISE Ghana had provided numbers that victims of GBV could call and report perpetrators. In interviews, three out of four spouses knew about hotlines and say they have promoted their use. They expressed that they were part of the training organized by RISE Ghana and were educated on advantages of promoting such apps.

The reliance on local authorities is consistent with what was found during the Gender and Inclusion Analysis¹⁵ and the Rapid Needs Assessment (RNA).¹⁶ While DOVVSU, DSW, and the Ghana Health Service are the formal GBV referral actors, they are located in district capitals, far from the communities where many of the agents are located. Traditional authorities usually adjudicate local matters between couples and families and families seek out their services and prefer them (whether they are in the best interest of a GBV survivor or not). The WE GAIN project promoted the formal referral actors but encouraged the agents to engage with the traditional authorities (if they had not before), so that when they shared information on GBV in the community, they would not be in conflict with traditional authorities.

During the baseline survey, agents were not asked whether they had been approached by a client or community member about GBV (based on the assumption that this would be a new aspect of an agent's role after WE GAIN training). At endline, agents were asked about this and 35 percent reported being approached by someone about GBV. Among those approached, 63 percent reported sharing information on where to seek support locally, 10 percent reported sharing information on a hotline number, and 27 percent reported "other". Among those approached, 67 percent of them felt very confident in sharing information, followed by somewhat confident (33 percent). In addition to sharing information with clients and community members who approach them at their kiosk, agents also communicate about GBV by engaging opinion leaders and smaller community groups (drama groups, susu groups), and leveraging the market place. Agents in the Northern Region mentioned the importance of radio. "Most of the radio programs are in our local dialect which helps people in our area understand better." They also noted the importance of posters that they can put around their community.

Of those who were not approached about GBV, 80 percent would feel very confident and 20 percent would feel somewhat confident sharing information on GBV. To feel more confident sharing information on GBV, the agents noted that they would want to know that community leaders are fully in support of the fight against GBV. Some of the agents and their spouses disclosed that there were instances where they reported an incidence of GBV to community leaders who in turn informed the perpetrators. This, they said, is an indication of lack of support and cooperation among opinion leaders on the fight against GBV. Furthermore, they explained that if problems reported are resolved, it will encourage them to report

¹⁴ It is important to note that during the project, the existence of the BOAME app never fully materialized despite its promotion in the press and the WE GAIN team's repeated attempts to locate it on the Google Playstore, Apple Playstore, or online.

¹⁵ Dechert LLP et al., *Preliminary Gender and Inclusion Analysis for Ghana* (Grameen Foundation USA and the American Bar Association, 2021), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-ghana-gender-and-inclusion-analysis.pdf>.

¹⁶ Barrett Redmond et al., *Rapid Needs Assessment* (Grameen Foundation USA and the American Bar Association, 2022), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-ghana-rapid-needs-assessment-2022.pdf>.

GBV. Agents also suggested that they will be more confident in sharing information on GBV if they have the support of their spouse. According to these agents, their husbands tend to fear negative implications of sharing information on GBV in the community.

GBV Key Findings

- Agent knowledge of where to go for GBV information or support slightly decreased between baseline and endline, but remained above 90 percent. The reasons for the drop may be due to some hotlines becoming inactive during the project period.
- The majority of agents still noted local traditional authorities as the source of information on GBV, followed by the DOVVSU/police.
- While more agents at endline reporting knowing a hotline they could refer others to, very few could name the hotline number.
- A little over third of the agents reported being approached by a community member for information on GBV. The majority of agents reported that they provided the community member with information on local traditional authorities.
- Most agents felt confident sharing information on GBV, but would appreciate more support from GBV actors and training.

Program Experience

Table 7 in Annex 3 outlines agents' experiences with the WE GAIN project and outlines their perceived successes and challenges, the support they valued or did not value from WE GAIN, and agent perceptions on what clients valued and did not value from the services they offered.

On average agents say they operate their MoMo business for 9.3 hours per day, with HKN and GDCA agents averaging 9.7 hours per day and RISE Ghana agents averaging 8.4 hours per day. For the most part, agents operate every day of the week. Almost half of RISE Ghana agents are not open on Sunday. Nine GDCA and seven HKN agents are not open on Sunday (data not presented in the table).

When asked if they are able to run their businesses according to their original plan, several responded in the affirmative with others saying they are not, but hope to make gains in the future. Some of the reasons included lack of business on days that are not market days, onerous household chores, inadequate operational capital, and fear of thieves which forces them to close early.

Greatest Successes and Challenges

Agents were asked to share their greatest successes as WE GAIN agents. Almost a third (28 percent) reported that participation in the program enabled them to earn their own money. Results of the evaluation show the program helped agents to earn respect from their spouse/partner and the community (both at 16 percent) and from other family members (14 percent). The program also educated women's groups about running a mobile money business and GBV, helped keep families together, helped financially, created access to mobile money, reduced travel costs to seek mobile money services, and

supported agents in learning to run a business and manage capital. Agents feel successful because the WE GAIN project made it possible for them to pay for basic needs and have financial independence.

Agents reported that WE GAIN training sessions contributed to feelings of pride, and enhancement of personal worth and self-image. A few lamented customer care challenges which they referred to as failures and areas for improvement. All agents indicated that they have given business tips to other women with varying degrees of success. Out of the four agents interviewed with their spouses in the Upper East Region, only one of them indicated having used the [GBV Pocket Guide](#), a learning resource on GBV prevention and awareness.

Agents reported that the greatest challenges were liquidity (58 percent) and poor network connectivity (32 percent). Other challenges included: not enough customers, too many household chores, too little support from spouse/partner, difficulty in registering and replacing mobile money SIM cards, difficulty in getting electronic cash, difficulty in access to transport to withdraw money from the bank, scammers, inaccessibility of bank services, and poor roofing (of the kiosk). One agent shared that her husband borrowed funds from her business without paying back and she faced difficulty in getting physical cash to meet cash-out demands. Interestingly, that spouse was also quick to lament inadequate working capital, the conflict between her time at the business site and the household, and other people borrowing without paying back.

Another agent said she dislikes it when she runs out of cash and has to approach a fellow agent for cash and is refused. The agent noted that she feels the refusal is based on competition for the same business. For spouses, challenges included: attitudinal issues, disrespect from customers, other agents over-charging during transactions, and delays in transacting business operations.

Most and Least Valuable Support Received from WE GAIN

Agents were asked to describe the most valuable support they have received from the WE GAIN project. The dominant responses include: being provided with startup capital (19 percent), GBV training (12 percent), support registering a business (12 percent), support from staff at HKN/Rise/GDCA (12 percent), and business skills and digital literacy trainings (both 11 percent). “Other” support mentioned included receiving the tablet and digital financial literacy training.¹⁷ The agents were then asked to explain why they valued the assistance they received from the WE GAIN project. About 31 percent of respondents indicated that the program allowed them to learn something new, followed by employing their skills in business (30 percent). “Other” support received include startup capital, a tablet, information access, public speaking confidence-building exercises, and the opportunity to make extra money.

Agents stated the following as trainings they liked most: DFS topics such as SIM registration and transferring funds through G-money services; cash-in, cash-out and bill pay; business skills and how to

¹⁷ Digital financial literacy training, with a strong focus on fraud prevention, was another training provided by the program. There was an error in pre-listing this as an option in the survey even though agents were not prompted with answer options. This is why digital financial literacy shows up as “other”.

detect fraudsters; how to manage a business; and GBV. Spouses reported liking the following trainings: how to manage the MoMo business as husband and wife; how to solve family problems; and how to sit down and plan the business together. Agents would like to receive more training on how to do mobile SIM registration; more on financial literacy; how fraudsters operate; and business skills development to help them grow their current business.

Agents were asked to describe the perceived least valuable support they have received from the WE GAIN project. “Other” was the most mentioned category and most of the qualitative responses suggest that “there was no least valued support” or “none” was the answer. “Other” challenges also included community members’ reluctance to talk about GBV given its private and sensitive nature, rising transportation costs, and poor patronage. Following “other”, agents’ least-valued support included the trainings provided by other providers like BBoxx or MicroEnsure (33 percent), followed by GBV training (19 percent), and training provided by MTN or support from other agents (15 percent each). A follow-up question solicited agents’ opinions about why they least valued the support they received from the WE GAIN project. The majority noted that they did not feel supported to use the content and that the training provided by the project was not enough to make them feel confident in using the content (31 percent each).

When asked what additional training they need to keep growing their mobile money business, agents mentioned liquidity management (16 percent), MTN goods and services (12 percent), and other mobile money platforms (11 percent). In addition agents mentioned: support for new SIMs and SIMs registration, increased capital, and additional businesses like selling phones.

Agent Services Most and Least Valued by Customers

Agents are concerned with proper care for their customers, as they themselves mention past bad experiences that restricted their use of services. One agent shared that, “most of the agents do not exhibit good customer relations and hence are oftentimes rude and impatient with us.” Another shared that the way she interacts and pays attention to customers’ needs “will determine whether they come back to me or not.” Other approaches to customer service included respecting the client, welcoming them, providing them with seats and water, enquiring what transaction they want to undertake, and advising them to put the money in their wallet and buy credit to earn the bonus airtime. Agents all recounted negative experiences with customers, including false accusation of underpayment, impatient customers, and clients giving the wrong MoMo number resulting in the agent transferring money to the wrong person.

Agents were asked to share their perspectives regarding the services they felt their customers most valued. About 61 percent mentioned cash-in and cash-out transactions. “Other” services they believed customers valued included purchasing airtime (credit) and using mobile money to renew health insurance cards (through the National Health Insurance Scheme). These services were most needed (67 percent). Clients also appreciated airtime and data bundles being added. This was a service that some agents qualified to sell towards the end of the project (provided by Grameen working with MTN).

When comparing male and female client preferences, agents shared that this differs by community. One agent said that men demanded more of her services than women; however, her spouse's view was that women are those who most patronized the MoMo business because the women have more money. In the Doba community in the Upper East, the agent and her spouse both mentioned that more men deposit money in wallets than women because men engage in farming while women have nothing to do. In the Pelungu community in the Upper East, both the agent and spouse said that women dominate in transacting business (both withdrawal and depositing); however, they pointed out that women do more withdrawal while men do more depositing. In the Northern Region, women were noted as traders and send more cash, while men do more withdrawals as they are selling things outside of their community.

Agents were asked to describe the services they provide through their mobile money business that they think customers least value. The three least appreciated services are how to access MTN loans (20 percent), how to make a loan payment (17 percent), and information on GBV (17 percent). Two main reasons account for why agents felt that customers least valued these services: customers did not need to use these services (42 percent) and customers did not know how to use them (26 percent). Additional explanations given by the agents as to why clients do not value these services include the following: GBV information is personal, they believe it is unnecessary to bring it up in conversation and some people lack the confidence to do so.

Approximately 88 percent of agents reported that their spouse or partner attended WE GAIN meetings or trainings. When asked how they felt about their spouse or partner participating in these trainings, about 33 percent of agents said that trainings helped build and promote the business, increased confidence in spouse helping with the business, increased confidence in spouse helping with household chores, and helped to grow household harmony.

When agents were asked how important they believed it was to share information about GBV with others, around 67 percent of them said they believed it was very important, and only about 6 percent said they did not believe it was important at all. Agents were asked to share their opinion about their topmost concerns about sharing information on GBV. Sharing accurate information was cited as the top concern, representing 48 percent of responses, while having a survivor's spouse or other family members confront them about their engagement (22 percent) and skepticism among community members regarding their role (19 percent) were most frequently cited as concerns. Additional concerns with sharing GBV information include that it may lead to family misunderstandings; it may cause problems because men typically look down on women and occasionally do not take them seriously; that they may have issues with people's husbands; and that their interference may lead to divorce.

Agents report that even though perpetrators of GBV get angry at them and threaten them when they find out the agent has shared information on GBV resources, agents are happy to do this because no one deserves to be abused and those who engage in such deeds must be punished according to the law of the country. "It is the right thing to do," one agent shared. For the minority who were not comfortable providing such information, they cited fear of their lives, causing separation of couples in the community,

or creating enemies of the people involved in GBV. One of the spouses stated that although he knows it is the right thing to do, he fears for his life and that of his children and hence, will not give out such information. Another spouse shared that he has been approached by a perpetrator and told to “tell my wife to stay off the issue.” The program anticipated community backlash against agents sharing GBV information and implemented several mitigation strategies such as engaging community and religious leaders throughout the program, holding GBV trainings with agents and spouses, and adapting the GBV referral activity to be limited to sharing GBV information.

Agents were asked to express their thoughts on what further assistance was needed by them or their households to make them feel confident sharing GBV information to community members. About 43 percent responded that receiving more training will make it easier to share GBV information with community members followed by stronger relationships to local authorities/traditional leaders/queen mothers (27 percent) and stronger links to GBV referral actors (23 percent). More on this can be found in the qualitative section. Agents who responded “other” also believe that encouragement from opinion leaders, WE GAIN representatives informing the community about GBV, and assurances of their safety could give them confidence and comfort to provide information on GBV.

Agent Work-Life Balance

Box 1 below shows the agents and their spouses experience very long days.

Table I – Example of Daily Activities	
Daily Activities by Female Agents	Daily Activities by Spouse
When I wake up in the morning, I normally sweep and prepare my children for school before I go for my business.	I always have a busy day because I have birds that I take care of both before and after school. I also go to take over the MoMo business every evening. Some of my weekends are spent with my susu groups.
When I wake up in the morning I will go and fetch water and come and prepare food for my children and send them to school before I go for my business.	Very, very busy. Because, I have a lot of places for the donkey skin business. So if they all kill in a day, I have to visit all of them and they are not close to each other. Sometimes I have to even go to my garden in the night with a torch light to do something, so that the following day, I can continue.
Every morning I prepare my children for school before I go for my business.	Always busy. Especially on Bawku, Bolga, and Pelugu market days. I also do a lot of farming during the rainy season. I am also a soothsayer; so, everyday people come to me for consultation and I also make money out of that.

<p>When I wake up in the morning, I wash my dishes, sweep and prepare my children for school before I go out for my business.</p>	<p>Very busy for me. I work a lot because of my farming activities combined with official work and taking care of my animals. I even went for a medical check-up and I was advised to slow down with the work for the sake of my own health.</p>
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All four female agents report waking up very early in the morning (some as early as 4:00 a.m.) to do household chores before going to their MoMo businesses. Chores include sweeping the compound, fetching water, washing dishes, cooking, and bathing and preparing children for school. Statements like: “when I wake up in the morning” and “I wake up early in the morning” show how women balance work and life: by getting up early. Their spouses corroborated this strategy: “she does some of her home activities very early in the morning” and “she wakes up very early in the morning”. One key finding is the support agents receive from household members such as spouses, sisters, and daughters: “my younger sister is helping me” and “my first born, too, is grown so she can cook and do other house chores.”

To balance household tasks with running the MoMo business, one agent shared that her husband takes over the business while she performs household tasks. She attributed this to excellent communication with her spouse and notes that it helps her manage. One spouse reported that he attends to customers in the morning while his wife does household chores. Some agents report that due to risks involved in the MoMo business, after work their husbands will come and stay until they close in the evening.

Agents were asked whether they used or experienced any of a series of coping mechanisms to run their mobile money business (Table 8 in Annex 3). Coping mechanisms included working more than normal, pulling children out of school to help in the business or do chores at home, arguing with a spouse, struggling to balance the mobile money business with other businesses, feeling stressed or worried they could not keep up.

Only 40 percent of agents indicated they did not use any negative coping mechanisms. GDCA agents were the most likely to report using negative coping mechanisms, such as working more than normal, struggling to balance the mobile money business with their other businesses, and feeling stressed or worried that they could not keep up. HKN agents followed closely behind GDCA agents, but they were the least likely to report experiencing difficulty balancing the mobile money business with their other business activities. Most concerning were the 8 percent and 15 percent of RISE Ghana agents who reported pulling their children out of school to help in the business or in chores at home, respectively. In Grameen and ABA ROLI’s prior research on the connections between women’s entrepreneurship and child labor, a common coping mechanism for balancing a new business with household responsibilities is often to engage children.¹⁸ This experience may have been more common among RISE Ghana agents as they were newer to running a business than GDCA and HKN agents.

¹⁸ Chris Camillo et al., *Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives: Pre-Situational Analysis Report* (Washington, D.C.: ABA-ROLI and Grameen Foundation, 2019), <https://grameenfoundation.org/documents/RICHES-PSA-Report-FINAL.pdf>.

Most Significant Change

According to the qualitative interviews with the agents, WE GAIN has improved their lives and has brought peace in their homes. Agents expressed that through the project, they are able to cater to the needs of their children, and there is an improvement in their standard of living. One agent stated that before the project it was difficult to provide for basic needs such as food, but through this intervention, *“there is always food at home. This has brought so much joy at home.”* The spouses of these agents were equally excited about the project as they mentioned it helped relieve them of financial burdens. Spouses attributed the financial independence of their wives to the WE GAIN project. One spouse reported that through this initiative, his wife is able to provide financial support at home and is able to pay for health care. This, he disclosed, has brought happiness to the household since they no longer argue.

The agents and their spouses also pointed out that communication has improved between them and they attributed the improved communication to the introduction of the WE GAIN project. One spouse explained that communication has improved over the past few years because of the MoMo business. He reports that his wife receives advice from him on how to handle the business and treat customers well.

In addition, some agents in the Northern Region noted the benefit of using mobile money to facilitate business transactions in other communities as they are able to buy and sell goods without having to travel to engage in businesses. This is convenient and has saved them money and energy.

Program Experience Key Findings

- Agents most valued the new opportunity to earn money and the respect they felt from their family members as a result of becoming a mobile money agent. Their spouses appreciated the increased income for the household. The greatest challenges continued to be liquidity and poor networks reducing agents’ ability to be effective in their role.
- Agents felt their clients most valued the cash-in, cash-out services they offered as a mobile money agent given these services were most in demand. While GBV made the list of the least valued services, it was the agents’ perspectives that this was due to the fact GBV is so private a matter that survivors do not talk about it.
- When sharing information on GBV, agents were most concerned about sharing accurate information and being approached by possible perpetrators of violence. Most agents felt receiving more training and having stronger ties to the formal and informal referral actors would help build their confidence.
- Sixty percent of agents used one or more negative coping mechanisms as a result of starting and running a new business. This is consistent with a growing body of evidence showing women entrepreneurs make tradeoffs with their time, stress levels, and family members to start and grow a new endeavor. While this is concerning, it is important to evaluate these dynamics to inform the development of future approaches to help women better consider the tradeoffs they may have to make or the challenges they will face.

Prospective Client Findings

Demographics

Table 9 presents background information about prospective clients (or community members). Sixty-two percent were classified as living in rural areas at baseline and only 58 percent at endline. This could be due to rural-urban drift during the survey period, as some clients could have relocated to urban areas in search of new income generating activities or a difference in the clients interviewed between the two surveys. The percentage of females in the survey was 82 percent at baseline and 74 percent at endline. This apparent decline in female client respondents is statistically insignificant and most likely due to the sampling strategy, rather than a representativeness of women in the customer pool.

The baseline and endline survey results show similar average client age ranges. At baseline, 35 years (18 minimum; 85 maximum) and at endline, 36 years (18 minimum; 70 maximum). The majority of clients were married/cohabiting monogamous both at baseline (49 percent) and endline (47 percent). On the educational attainment of clients, a high percentage did not have any form of education in both the baseline (45 percent) and endline (49 percent). An appreciable percentage has up to secondary education at both the baseline (31 percent) and endline (23 percent).

On the ability to read, 41 percent at baseline could read without difficulty, with the percentage declining to 36 percent at endline. The number who could not read at all increased from 48 percent at the baseline to 54 percent at the endline.

Mobile Money and Financial Behaviors

Mobile Phone Ownership

Almost all prospective client households had at least access to a mobile phone at baseline (98 percent) and endline (100 percent). See results in Table 10 in Annex 3. While 34 percent and 73 percent of prospective clients personally owned a smartphone and feature phone at baseline, respectively, 37 percent owned a smartphone and 76 percent owned a feature phone at endline, suggesting very little change in mobile phone ownership during the two years in between the surveys.

Mobile Money

Prospective clients were asked whether they knew where to see information on DFS. At baseline 74 percent of prospective clients said they knew, increasing to 96 percent at endline (a statistically insignificant increase). Prospective clients reported seeking information from a local mobile money agent (baseline (34 percent) and endline (53 percent)). Several reported seeking information from family and friends (baseline (34 percent) and endline (16 percent)). At endline, prospective clients were aware of the following DFS: withdrawals (37 percent), cash deposits (36 percent), and utility payments (21 percent).

A large percentage of prospective clients (87 percent) were aware of a mobile money agent in their community at baseline, increasing to 97 percent at endline. Clients noted that the majority of agents operating in their communities were from MTN; 70 percent and 73 percent of agents were affiliated with MTN at baseline and endline, respectively. At baseline and endline respectively, 22 percent and 20 percent of agents were affiliated with Vodafone.

Almost all clients (98 percent) knew of a WE GAIN agent. There was an increase, although statistically insignificant (27 percent at baseline to 57 percent at endline), in clients who reported having an agent in their household. This increase is likely driven by the sample methodology (i.e., houses in close proximity to an agent were selected and prevalence of polygamous households where family units may live in close proximity). While MTN anecdotally shared that there has been an increase in mobile money agents in the last few years, it is unlikely that 57 percent of households have an agent in the household. However, about a quarter of agents indicated someone else in their household was also an agent. This finding should be further researched. At baseline, 87 percent of clients indicated they had personally transacted with an agent, increasing to 95 percent at endline. At baseline, 95 percent said that someone in their home had transacted with a mobile money agent and this slightly increased to 97 percent at endline.

At baseline, the majority of clients reported that agents offered cash deposits (45 percent) and withdrawal services (48 percent). At endline, clients reported that in addition to deposits (37 percent) and withdrawals (40 percent), agents provided options for utility payments (21 percent). At baseline, 19 percent of clients were highly satisfied with services. At endline, this rose to 95 percent ($p=0.001$), likely due to improvements to customer service because of increased competition and improvement of services due to training provided by the mobile network operator (MNO), and other programs such as WE GAIN.

Furthermore, while a sizable portion of customers (57 percent) at baseline had no preference between a male or female mobile money agent, 80 percent of clients at endline did, with the majority (76 percent) preferring a woman. The increase in prospective clients who preferred a woman (from 18 percent to 76 percent) was statistically significant ($p=0.041$). Most attributed this preference to “other” (54 percent) followed by customer service provided (39 percent) and liquidity (8 percent). “Other” included preferring a woman because of the following: they wanted to see a fellow woman be successful and empowered (“*she is my fellow woman*”); “*I think is good we help empower each other financially*”; or because of concerns about what their husbands would think if they worked with an agent of the opposite sex (“*I prefer a woman because there are no suspicions from my husband in me cheating with another man*”).

When asked to score their interactions with mobile money agents, most factors saw statistically significant improvements from baseline to endline regarding those who “highly agree” that: an agent can be trusted to make “accurate and fair transactions” (from 29 percent at baseline to 85 percent at endline, $p=0.07$); feeling respected by the agent (4 percent at baseline to 96 percent at endline, $p=0.001$); feeling the agent is patient with their questions or concerns (6 percent at baseline to 94 percent at endline, $p=0.002$); understanding their rights as a consumer and what they should expect from a mobile money agent (14 percent at baseline to 73 percent at endline). The only factor without a statistically significant improvement was confidence in identifying a scam; at baseline 32 percent and at endline 56 percent.

On mobile money deposits, 63 percent of clients indicated they had **deposited money** into a mobile money account in the past 12 months. This percentage increased to 80 percent at endline. The majority of clients deposited money on their phones: 64 percent at baseline and 68 percent at endline. However, there was a statistically significant increase in clients reporting depositing money on an agent's device (7 percent at baseline to 23 percent at endline, $p=0.042$). While almost statistically significant, there was an increase in the frequency that deposits were made between baseline and endline: weekly deposits went from 7 percent to 20 percent and monthly deposits increased from 29 percent to 40 percent.

On **sending money** with mobile money, 76 percent of clients at baseline indicated they sent money in the past 12 months, many through their phone (45 percent) or spouses' phone (50 percent), and usually just a few times during the year (61 percent). At endline, 83 percent had used mobile money to send money in the past 12 months, using their phone (41 percent) or the phone of a friend or family member (53 percent), once a month (36 percent) and a few times a year (34 percent). There was a statistically significant jump in those who report sending money through a friend/family member's phone ($p=0.005$) and using a spouse's phone ($p=0.001$), which may speak to the increase in households reporting that someone within the household was running a mobile money business at endline.

Almost all (93 percent) of clients at baseline reported **receiving money** through mobile money, primarily through a friend/family member's phone (61 percent) and on a monthly basis (27 percent) or a few times a year (59 percent). At endline, 95 percent of clients reported having received money through mobile money, primarily through their phone (81 percent, a statistically significant increase from baseline, $p=0.004$), typically monthly (42 percent, $p=0.06$), and weekly (25 percent, up from 10 percent at baseline). There was a statistically significant reduction in those receiving money only a few times per year (from 59 percent to 25 percent, $p=0.001$).

Almost all clients (93 percent) at baseline **withdrew money** from mobile money in the past 12 months, mainly a few times a year (57 percent) or on a monthly basis (25 percent). At endline, 91 percent withdrew money from mobile money in the past 12 months, mainly on a monthly (40 percent, $p=0.045$) or weekly (27 percent, $p=0.019$) basis, both of which were statistically significant increases, or a few times a year (24 percent, $p=0.059$).

On challenges faced with using mobile money services in the past 12 months, major problems reported by clients include: agents not having enough money to complete the transaction (28 percent at baseline and 26 percent at endline) and poor network connectivity (39 percent at baseline and 34 percent at endline). Only a few did not face challenges (6 percent at baseline and 10 percent at endline). However, the majority of the clients at endline indicated that these problems were not regular occurrences as they sometimes (67 percent) or rarely (30 percent) occurred.

Other Financial Behaviors

At baseline, 38 percent reported taking a loan from a VSLA/susu group, 2 percent took a loan from a village bank, 1 percent from a mobile money agent, and 59 percent did not take a loan in the prior year. At endline, 48 percent indicated they took a loan from VSLA/susu group, 1 percent from a village bank, 22 percent from a mobile money agent, and 49 percent indicated they did not currently have a loan.

At baseline, most clients saved with village banks (25 percent) with a statistically significant reduction to 2 percent at endline ($p=0.016$); and with financial service providers (57 percent at baseline with a statistically significant reduction to less than 1 percent at endline, $p=0.001$). This drop in use of formal financial services is likely due to challenges being experienced in the sector where trust between clients and FSPs has been challenged and some FSPs were shut down by the government.¹⁹ There were subsequent statistically significant increases from baseline to endline for those saving with VSLAs or susu groups (10 percent to 60 percent, $p=0.003$) or mobile money agents (3 percent to 23 percent, $p=0.014$).

Business

Business Ownership

Prospective clients were asked if they were currently business owners. The baseline and endline surveys did not statistically differ since 67 percent of clients owned or operated a business at both surveys (see Table 11 in Annex 3). Among business owners at baseline and endline, there was almost equal representation of restaurant or food service businesses, petty trade, or agriculture businesses.

Clients were asked whether they had started a new income-generating activity or a new business within the previous 12 months. Similar to the above, between 26 percent and 27 percent of clients had begun a new source of income at baseline and endline, respectively.

Business Income

Clients were asked to indicate if their household incomes had increased in the past year, with very little change between baseline (14 percent) and endline (12 percent). Overall, income changes stayed relatively static. This could be a result of the rebound from COVID-19 shut-downs prior to the baseline, resulting in very little difference between baseline and endline or simply the limited time agents have provided services minimizing influence at the community level. If there were income improvements, clients at baseline reported that these could be explained by starting a new income generating activity (19 percent), using better agricultural practices (10 percent), new farm investments, access to better financial services, and access to peer mentoring opportunities. If there were income decreases, these were attributed to poor business environments (20 percent), poor climate (9 percent), and illness or COVID-19 (4 percent). At the endline, the reasons were quite similar, with only a poor business environment seeing a statistically significant decrease from baseline (20 percent to 11 percent).

¹⁹ Dwamena et al, "Banking Crisis in Ghana," 406–418.

When asked who within their household typically decides how their household's income is spent, the study observed statistically significant changes from baseline to endline: at baseline, 56 percent said their husband or partner makes that decision and this decreased to 7 percent ($p=0.005$) at endline. At baseline, 7 percent said they decide together with their partner and at endline this increased to 38 percent ($p=0.015$). At baseline, 26 percent said someone else makes that decision and this decreased to 2 percent ($p=0.025$) at endline. There was an increase from 12 percent to 48 percent of clients indicating they make decisions on how to use income ($p=0.075$) (almost statistically significant). While agents and their spouses may indirectly influence behaviors of peers, it is unlikely that WE GAIN directly influenced these changes.

GBV and Health

Table 12 in Annex 3 shows clients' information on GBV and health. The study asked clients if they knew where to go for information or support if they or someone they knew experienced violence, whether physical, sexual, emotional, financial, or verbal. In the baseline and endline surveys, differences in the responses were high but statistically insignificant. At baseline, 90 percent of clients and 91 percent at endline indicated they knew where to find information on GBV.

There were no significant changes to where clients seek information on GBV. The majority seek support from local chiefs or elders, police, or family/friends. Compared to 3 percent at baseline, 9 percent at endline would seek information from their local mobile money agent. On awareness of a hotline number to call for GBV support, 14 percent at baseline and 29 percent at endline knew a hotline number (although most could not remember it). This improvement was statistically insignificant.

When asked about membership in the National Health Insurance Scheme (NHIS) or other health insurance policies, at endline 98 percent of clients were NHIS members. On where clients could get information on family planning, 50 percent indicated the local clinic, 25 percent the hospital, 10 percent a HealthKeeper, 8 percent a mobile money agent, 2 percent family members, and 1 percent friends.

Client-level Key Findings

- Almost all clients were aware of a WE GAIN agent.
- Almost all clients had transacted with an agent by endline.
- Less than 20 percent of clients at baseline were highly satisfied with the agent's services; at endline, this sharply rose to 95 percent, likely speaking either to overall improvement of customer service provided by agents due to the increased competition or ongoing training support provided by the MNOs and other NGO-based programs such as WE GAIN.
- Clients, like agents, experienced statistically significant gains in the frequency of their mobile money transactions, moving from a few times a year to transacting monthly and weekly.
- Clients, like agents, also moved from saving their money with FSPs to saving with savings groups and mobile money agents.
- There were no notable changes in business ownership or perceived changes in income among clients, despite this being an important part of WE GAIN's theory of change. This is most likely

due to the short time period that agents had been operating their mobile money business and sharing key messages with their clients on business management.

- While statistically insignificant, clients' awareness of GBV hotlines doubled.

Key Findings from Interviews with Key Implementing Partners and Local Stakeholders

Interviews with RISE Ghana, HKN, GDCA, MTN, and local stakeholders identified by the CSO partners were completed to understand lessons learned from engaging in the WE GAIN project. The local stakeholders were primarily interviewed to understand the degree to which they understood or engaged in the WE GAIN project and their views on lessons learned and priorities for the future for similar programming.

Views of Key Implementing Partner CSOs – RISE Ghana, HKN, GDCA

Program heads from each of the implementing partners were interviewed to understand their views of the WE GAIN project.

Support from Grameen Foundation and ABA ROLI

RISE Ghana: RISE Ghana attributed their development of new or updated policies and standard project manuals to WE GAIN and appreciated the approach to co-creation of activities and budgets for the project. RISE Ghana felt that the support from Grameen in partnership management, training, and technical support has led to mutual respect, increased and consistent project capacity building, and the availability of training manuals to guide each training. RISE Ghana felt that the development of training guides was a useful influence that the WE GAIN partnership has had on their organization because, *“it ensures that the implementation of every intervention is focused on the expected outcome irrespective of who is implementing the project”*. RISE Ghana was able to leverage their WE GAIN experience to procure and manage additional foreign donor funds and develop training guides for other projects.

HKN: HKN noted they are planning to include GBV in all future operations and training due to the impact of the WE GAIN project. They also believed that the digital financial literacy training was of great value to agents since most needed that training in order to be able to provide financial services to their clients.

GDCA: The project has instilled skills related to gender diversity and use of digital tools in GDCA project staff, which they intend to apply to future projects. GDCA also noted Grameen's support in every stage of the project, especially planning. GDCA reported that with Grameen's support, they were able to identify each partner's strength. Furthermore, gaps identified during the implementation process were addressed by Grameen, including budgeting of some key project activities. For GDCA, most of the concepts introduced in trainings were new. Staff at GDCA most valued digital literacy because it was eye-opening.

All partners interviewed appreciated ABA ROLI's support for the development and implementation of the GBV workshop. Regarding the co-creation of the GBV manual, RISE Ghana noted, *“The several*

consultations and contributions to ensure standardized manual and the openness to change strategy based on partners suggestions has worked so well for us in RISE-Ghana". GDCA also noted that during the GBV training, they appreciated the ABA ROLI advisor's approach and "her appreciation of the local context, and although she came with her own theories and ideas, she realized that the local concepts varied in terms of gender diversity. Hence, she adapted to the local concepts".

All partners requested practical changes going forward, namely the approach to budgeting. Some partners needed a greater level of funds to implement project activities, such as for monitoring activities that were requested without budget support, or to cover specific trainings such as the GBV training with agents. One partner noted that the budget provided only covered 75 percent of their actual costs. Overall, the budget seemed too rigid which made some activities difficult to implement per the partners' preferences.

Sustainability of the WE GAIN Project

All three partners noted aspects of the WE GAIN project that could be sustained without continued funding and those that most needed continued funding.

RISE Ghana: RISE Ghana noted that they would largely be able to sustain staff as WE GAIN project grant support is withdrawn; however, to continue the business skills trainings, extra funds would be needed.

HKN: HKN felt they could mostly sustain program activities developed under WE GAIN. However, they envisaged insufficiency of funds for visiting agents when there is no other project in these specific districts.

GDCA: GDCA ascertained they have already mainstreamed the project activities into other GDCA projects. As a result, monitoring and supporting the agents as well as GBV key messaging has also been included in other projects within the organization. GDCA indicated they will continue to monitor and train agents, and provide refresher trainings for agents on business skills, GBV, and digital skills. GDCA is also planning to engage other organizations and companies with products that agents can retail and earn commissions. Additionally, GDCA indicated that if financial support was made available, they would implement an agriculture program for the spouses of agents which could increase family income. An anticipated challenge is the provision of training to new staff who may be asked to implement components of the WE GAIN activities without funding, which may burden them financially (ex. GBV training).

Impact

RISE Ghana: When asked what impacts they have seen among their agents or communities, RISE Ghana shared that, *"The feedback from agents stating that the project is supporting their livelihood, improving family relationships, and developing communities emboldened the organization".* On the other hand, RISE Ghana is alarmed by *"the fear of counterattack on the support for GBV in the communities".*

HKN: HKN continued to be inspired by the ability of their agents to gain additional income from the sale of health commodities to support their families.

GDCA: GDCA was moved by an agent who shared that she has gained the respect of her husband because she contributes to the household income. This agent is also able to educate other women entrepreneurs to prevent them from being defrauded.

HKN and GDCA are concerned about fraud impacting some agents and are keen on safety mechanisms.

Lessons Learned

When asked about lessons learned from implementing aspects of the WE GAIN project, partners mentioned the following:

The Gender and Power Dynamics (GPD) workshop was an important first step for their organizations:

All partners valued the GPD workshop. RISE Ghana shared that as a result of their participation, *“they are able to view every situation from all angles and not be judgmental about issues. Thus, gender has become part and parcel of our decision-making processes”*. In addition, the entire WE GAIN project and the GPD workshop, in particular, have caused RISE Ghana to *“change its vision to reflect the current global thinking of empowerment”* and added that relationships among workers have improved. For HKN, the GPD workshop has made it possible for them to accommodate individual differences and gain respect for each other’s views and way of life. At GDCA, staff now appreciate gender and power dynamics both at the community and organizational levels. They attributed the unity of the organization to the training they have received. GDCA mentioned that the GPD workshop has shaped the organization’s perspective regarding female involvement in field activities. They now support women engaging in field work and project delivery. Aggregated findings from the WE GAIN partners, along with other WAGE projects that implemented the GPD workshop, can be found elsewhere.²⁰

Revise some training methodologies, particularly those relying on virtual engagement: All partners noted challenges with virtual trainings and refreshers, especially virtual training of trainers. These trainings often did not go well due to poor/unstable internet connectivity, resulting in lack of appreciation for trainings. However, in-person trainings and refreshers were valued. RISE Ghana noted that the training on GBV *“reduced conflicts in homes and in the community and allowed businesses to run without challenges”*. GDCA felt that the business skills training should be better contextualized given the dynamics of the businesses being supported, especially in rural areas. GDCA shared, *“Sometimes the donor context is there and our local context is also there. So, it’s not always a hybrid of the two contexts. But it should be contextualized to those that the project will benefit”*. This suggests the need for more contextualization of trainings by the partners (and time to do so) prior to roll-out. HKN felt that some of the trainings were done in a rush and participants were not given ample time to prepare for implementation of training.

²⁰ Patrick Welsh, *Global Evaluation for Application of Grameen Foundation’s Gender and Power Dynamics Trainings within Women and Girls Empowered (WAGE) Initiatives* (Grameen Foundation USA and American Bar Association Rule of Law Initiative, 2023), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-grameen-foundation-global-evaluation-report.pdf>.

Similarly, GDCA had problems with the timing of trainings. Like HKN, they believe that not enough time was allocated to the training programs and expressed the concern that two-day trainings were not long enough. In reference to the refresher trainings, HKN indicated that most refresher trainings were completed right before project close-out. GDCA was concerned about the centralization of the trainings, making it difficult to cascade these in a timely manner.

More community-level engagement needed: HKN noted that if they were to implement the GBV component again, they would include traditional authorities in GBV trainings. For GDCA, onboarding of agents to DFS businesses worked well, and they attributed this to the wide engagement with community actors and community stakeholders. They stated that their engagement with community leaders including religious and traditional authorities gave the agents the peace of mind to operate their business. GDCA was also of the view that the selection of agents should not be done by their staff alone but rather community members should be made to take part in the selection process to identify the best agents. When discussing community-level actors, the agents' spouses' engagement was also an important part of the approach and one that should be scaled. GDCA shared that they have had a challenge with power dynamics both at the community level and intra-household level. However, the WE GAIN project kick-started with an activity called 'male engagement strategy', where the spouses were involved in the orientation of the project, which GDCA believed built support for agents.

Reconsider language and sequencing of GBV activities: Partners identified that an important lesson learned regarding GBV was to not identify the role of the agent as a referral point for GBV, acknowledging that this signals a much more integrated and formal role that referral actors, such as the DSW, the Ghana Health Service, and DOVVSU often play. It was only during the GBV training itself that the use of this terminology was walked back by project implementers.

Additionally, since trainings with agents on GBV were cascaded, fliers sharing information on GBV hotlines and resource centers were not available. This limited the ability of the agents to educate community members on GBV and referral actors.

GDCA noted that DFS was complementary with GBV, given that women like confidentiality in both their financial and personal lives.

Interviews with WE GAIN Partners - Key Findings

- WE GAIN partners valued Grameen's support, co-creating approach and particularly appreciated the GPD workshop as it had given them new language and appreciation for each other as staff.
- Budget constraints were noted as a challenge given the extensive monitoring required by the project.
- WAGE GAIN partners valued that agents earned income and gained the respect of their spouses.
- Key lessons learned included recognition of importance of holding the GPD workshop prior to

other activities and with all implementing staff; relying less on virtual trainings which were found to be problematic; engaging community members more, especially at the beginning; and build trust with the community before integrating GBV activities.

Views of Resource Partner - MTN Ghana

MTN Ghana has been operating for 22 years and serves over 14.3 million mobile money subscribers. Nationally, MTN delivers a range of mobile money services to its customers, including peer-to-peer transfers, remittances, salary payments, utility payments, bulk payments, microloans, insurance, mobile banking, and ATM cardless withdrawal through a base of 280,000 mobile money agents. In addition, MTN operates the Merchant Payments Platform, which was used by WE GAIN agents, and has existing mobile money agent training and onboarding curricula. Throughout the project, Grameen worked closely with MTN to coordinate trainings and ensure support to the cohort of 90 agents. An MTN representative from each of the Upper East and Northern Regions was interviewed to understand their perspectives about the value of the WE GAIN initiative.

When the MTN representatives were asked what they felt MTN gained from supporting the WE GAIN project, one representative shared his appreciation for gaining *“different insights into onboarding new female rural agents and capacitating them for the MTN services”*, while the other noted that they have been able to reduce the gender gap for female agents in the region. *“We have been able to form more females as part of our activation team which was not the case prior to the WE GAIN project. WE GAIN has been an inspiration to involve more females and I do enforce this principle with my team.”* Beyond the increased agent base in the Upper East region, he also notes improved revenue and an enhanced investment in their corporate social responsibility.

The Northern Region representative also reflected on the regional bias against women: *“The northern perception is that women cannot do anything. This has changed. Initially I thought these WE GAIN agents would spend the money given to them by the project, but the trainings have given these agents confidence and a can-do spirit. About three percent now have an extra shop and have applied to get an additional MoMo SIM card to operate another mobile money business.”* This highlights that many agents have qualified to sell additional MTN services. For example, two agents started selling an MTN digital service called Ayoba²¹ (which provides users access to games, pictures, videos, chat, and a music app). The Northern Region representative also noted that MTN *“hardly receives complaints about WE GAIN agents (such as for overcharging or taking unauthorized fees from clients through cash-in or other transactions). Female agents are more in compliance compared to male agents”*. For example, the representative noted that male agents may be seen *“...collecting unauthorized charges from clients”*, even in the presence of an MTN representative.

²¹ Module 12 – Ayoba, <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/10/GSMA-MISTT-2020-12.-ayoba.pdf>.

To support the agents, the MTN representatives met frequently with the agents (in some cases up to two times a week if they were not busy, either in person or virtually through whatsapp), largely offering advice, such as the *“universal advice to diversify their income”*. The MTN advisor in the Upper East recommended continuing efforts to promote ways to avoid fraud and trainings on new products, such as the AYO CARE²² product for women’s groups.

MTN noted the same challenges for agents as noted by the WE GAIN project, including: network connectivity, liquidity constraints, and the need for greater startup capital. *“Once agents go for physical cash, they may lose customers that time but agents have been advised to have their phone numbers on their kiosks. Also agents have been trained on how to identify their peak periods and manage their time to service customers.”* The MTN representative in the Northern Region is aware of an agent who manages her liquidity by requesting *“about GHS 50,000 (USD 4,400) from her brother during market days to meet transaction needs of clients.”* In addition, location of the DFS business poses a challenge: *“The location of some agents affects the customer base and this may affect sustaining the business in some places where the customer base is low”*. This suggests that some agents may have to reconsider where or how they are doing business. The MTN representative from the Upper East added that balancing chores and caretaking with the DFS business also continues to be a challenge.

One MTN representative felt that Grameen and MTN could have collaborated more to market the agents, and even suggested clarifying from where support was coming. *“We should have done more co-marketing together to create publicity and visibility for the project and agent businesses. It seems the communities may not know who is behind the WE GAIN support.”* In addition, more effort could be made to support agents on liquidity by focusing on super agents, even if this support cannot go towards all MTN agents.

Going forward, one representative shared he has expectations *“to get trustworthy and committed people like the current WE GAIN agents you have”*.

Interviews with MTN - Key Findings

- While MTN was initially worried that women might take the project’s start-up capital and spend it, MTN learned from WE GAIN’s approach to supporting female agents.
- MTN found WE GAIN agents to be very compliant with MTN protocols and processes, and trustworthy. However, they noted agents’ struggling to balance household chores and their mobile money business and to manage liquidity and network connectivity challenges.
- Through the WE GAIN initiative, MTN has been able to close a gender gap in female agents in the Upper East and Northern Regions.
- MTN recommends if a similar project were implemented in the future, the WE GAIN project would need to be clearer in marketing and communications. MTN noted a level of confusion regarding how agents marketed themselves: as WE GAIN agents (a project) versus MTN agents (the company they are representing). They recommend more co-marketing.

²² “Ayo,” <https://www.ayo.com.gh>.

Views of Local Stakeholders

Depending on the stakeholder interviewed, there was varied understanding and appreciation of WE GAIN project activities. The purpose of interviewing external stakeholders was to gain a sense of an outsider's view of the project and its activities.

Community and Opinion Leaders

Community and opinion leaders, such as traditional leaders and assemblymen, are instrumental in influencing behaviors and attitudes of community members, as they can serve as gatekeepers for interventions, such as WE GAIN. They represent members of the community at both the local and District Assembly levels, and are trained to promote healthcare or other outcomes in the communities they serve.

Community leaders interviewed were aware of the WE GAIN project to one degree or another, depending on how the WE GAIN partner or the agents had engaged them throughout the project period. Some community leaders aided in securing a place for the agents to have their kiosks. They also provided background information on the chosen agents regarding their reliability and credibility.

One traditional leader had a significant understanding of the project and noted a challenge faced by the agent in his community, particularly her efforts regarding GBV. He shared that she faced harassment and stigmatization by men in the community because they felt their problems were shared outside of their home and particularly to persons who were not part of the family. *“Domestic violence by nature is one of the critical areas that needs a lot of intelligence, knowledge, experience, and time to be able to succeed. So if WE GAIN and all the collaborators leave at this point, how are we going to do as a community for a violence free society?”* But he sees potential in the model, particularly for youth. He would also like to see WE GAIN *“create more employment and skills for youth since they are the future”* and noted some positive impacts in his community: *“Some lives have been transformed as a result of the intervention creating access to mobile money in our locality and improving business skills of women traders in this community”*.

One assemblyman pointed to the importance of recruiting, particularly youth, for the program but wanted to see young women *and* men engaged. A second assemblyman opined that the project was successful in supporting some vulnerable women in the community whose *“husbands have no time for them and their children”*. In his view, these women have benefited from the project as it has helped them take care of their homes, combine their business with home activities, and learn to manage multiple businesses. However, he notes, it has not been without challenge for the agents. He was concerned about lack of proper bookkeeping, the distance between the business location and remote customers, and the difficulty faced by agents with babies in combining business activities and caregiving responsibilities. The interviews revealed an awareness that for a few MoMo agents, involvement in the project has meant that their husbands no longer give them money for household upkeep, putting a greater financial burden on them to spend business capital on household upkeep. Those who are married may also want to close early and go home to cook and to take care of their children, which gives them little time to be at the business.

The most significant change brought about by the project, according to one of the assemblymen, is *“economic transformation within the beneficiary families and peace, which is key to development within the communities due the benefits from the economic activities”*. He advocates for broader consultations with the opinion leaders and their involvement in the implementation of the projects for better coverage, and targeting for better project outcomes. All of the assemblymen interviewed noted their desires to be engaged in future projects, to better efforts like WE GAIN and to build support for the project.

Local and District-level Institutions

The institutions interviewed include the NCCE, Social Welfare Unit (SWU), CHRAJ and the District Health Administration of Ghana Health Service.

At the community level, NCCE provides education on GBV and abuse of all forms. They help women deal with GBV and report perpetrators when the need arises. The SWU intervenes in crisis situations involving abuse, mental health emergencies, and trauma. For example, the study participant from the SWU indicated that her unit connects clients in dire need to community resources like food assistance and healthcare. CHRAJ investigates complaints of abuse and violations of human rights at the community level. At the health institution, the public health nurse interviewed explained that they provide health services and pursue innovative ways in dealing with health issues in the community.

Most institutions interviewed interacted with staff of WE GAIN project through an invitation to participate in a training workshop. While some served as facilitators of training sessions, others were trainees (for example, they were invited to the GPD training). The institutions felt that WE GAIN equipped women with vital knowledge on GBV and contraceptives use. An interviewee stated that individuals in the community now know where to report GBV instead of dealing with GBV on their own. More women in the community have become independent economically as a result of the initiative. They believed that setting up MoMo businesses for beneficiaries not only empowered them economically but has also helped in reducing GBV, since husbands no longer beat their wives. Respondents expressed that through the implementation of the project, spouses of beneficiaries provide support by performing some household chores. This, they say, has brought *“so much peace”* in the households of project beneficiaries. Furthermore, accessing MoMo services has become easier and more convenient to community members than it used to be.

One community health worker (CHW) personally knew one of the agents and said that people in her community liked working with the agent. The CHW would like to see more female agents recruited. *“The WE GAIN project supported [the agent] to operate a MoMo business in her community. The community women’s group, who processes shea butter, often invites [her] to provide training to them when they meet. I have helped [her] mobilize the community for sensitization and education on various topics.”*

The SWU officer in the Upper East Region was full of excitement about the WE GAIN project. She described her role in the project as liaising with a RISE Ghana focal person in various districts and communities to take up GBV cases beyond the scope of focal persons. She commended the training workshop organized by Grameen and ABA ROLI, indicating that it was rich in content, adequate in terms of time allocation for

each topic treated, appropriate in terms of mode of delivery, and called for more trainings. She said through the training, the capacity of her department has been built and that they are able to now adopt diverse ways of dealing with GBV issues and cases as they have been exposed to new and dynamic approaches to dealing with GBV. Refresher trainings also helped to build capacity and most community focal persons have become professionals in dealing with GBV issues. She pointed out that through the training and the WE GAIN project in general, more domestic violence and GBV survivors know how and where to report cases, resulting in higher numbers of reported cases.

Moreover, the SWU officer indicated that in terms of targeting, GBV activities should be extended to Burkina Faso border communities, where GBV issues are rife. She identified traditional authorities as informal institutional structures that can be part of the problem responding to GBV as they may “*see nothing wrong with GBV issues and for that try to protect, defend, and to save the perpetrators of GBV in their communities*”. She recommends greater involvement and consultations with traditional authorities who are the custodians of the culture and traditions of their respective communities. She reported that most interventions are located in the eastern part of the district and recommended focus on the western part as well as selection and spread of beneficiaries for the interventions. She lamented the inadequate government budgetary allocations for operation under the department and called on Grameen and ABA ROLI, in particular, and other donors in general to consider making budgetary allocations either directly or through the partner organizations to support their activities. She stated that she does not have much insight into the MoMo businesses of WE GAIN agents, but that from a distance, could see that the agents are happy and excited about their businesses as it has provided them with employment and additional income and experience from the business training they have received. However, she bemoaned the tagging of agents as bad people in some of their communities because they report or direct GBV victims to report cases to the police or SWU office for help. She fears this may lead to agents withdrawing their GBV services. She reiterated the need for broader consultations with SWU offices and traditional authorities as part of the initiation of GBV interventions in the future for knowledge sharing and buy-in.

Summary of Recommendations by Local Stakeholders

- Community and opinion leaders should be fully aware of all the activities to be undertaken by the WE GAIN project to ensure transparency. This way, leaders can intervene if needed.
- The project should be expanded to other communities and engage more youth, men, and women.
- Training for state institutions at the community level should involve all staff to enable maximum support to agents.
- Training and education should be expanded and include more people in the community.
- The project should look at providing training on vocational skills for the youth as well as tackling drug and substance abuse by the youth in the community.

Interviews with Local Stakeholders - Key Findings

- Local community leaders see potential in the WE GAIN model, especially for youth, and appreciated seeing women earn their own income and support others with information on GBV.

- Community leaders worry about unintended consequences some agents face once they earn their own income and their spouses stop contributing to household needs. They also worry about potential backlash some agents face when sharing information on GBV.
- Community leaders would like to be more involved in future and similar endeavors so they are in a stronger position to support activities.
- Other local stakeholders equally voiced appreciation. For those working on GBV, they saw an increase in women seeking help which they attribute to agents' efforts. For the future, they would like to see WE GAIN implemented near the Burkina Faso border given the high rates of GBV there.

Special Research Projects

GDCA VSLA Assessment

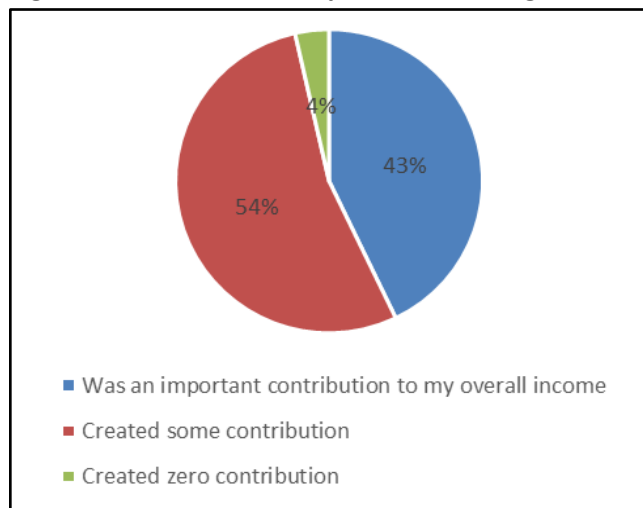
Background

During the WE GAIN project period, GDCA and Grameen engaged in a new, complementary project funded by the Silverman Foundation whereby WE GAIN agents were supported to directly train GDCA's VSLAs on mobile money and promote a mobile application called LedgerLink as a recordkeeping program for VSLAs to manage group funds. The intent of this digital recordkeeping was to support GDCA's ability to link its VSLAs to formal credit by helping VSLAs develop a financial history. The WE GAIN team hypothesized that this additional coordination and support to VSLAs might result in a difference in income for the GDCA agents, given GDCA agents had a mandate to engage and train VSLAs. Through this, agents earn GHS 80 per training. This sub-study, leveraging data on commissions, as well as three FGDs with VSLA members, was designed to explore the potential benefit of more support to VSLAs and better understand clients being served by WE GAIN.

Among the 30 GDCA agents interviewed for the endline survey, 27 indicated they had been trained to support VSLAs. The average total stipend was GHS 235, with a minimum of GHS 10 and a maximum of GHS 1000. Per the data provided earlier on GDCA agents' average, minimum, and maximum incomes as collected by Grameen, these amounts likely reflect totals.

Figure 4 shows that among the GDCA agents training VSLAs and earning a stipend for this work, most gained value, with 43 percent reporting it was an important contribution to their overall income, 54 percent said it created some contribution, and 4 percent reporting that it created no contribution.

Figure 4: Value of VSLA Stipend to GDCA Agents



When comparing the perceived value with the estimated amount of the stipend, agents who perceived the stipend was an important contribution were on average earning GHS 320 and those who felt it created some contribution were earning on average GHS 163. The agents who perceived no value, interestingly, reported earning on average GHS 300, which may suggest that the value is based on its comparison to other income sources they may be earning.

VSLA FGDs

FGDs were conducted in three communities in three districts supported by GDCA in the Northern Region: Yipelgu in Tolon District, Sang in Mion District, and Nwogu in Kumbungu District. In *Dogbane*, the main language of the GDCA VSLA operational areas, VSLAs are referred to as *Adakabla*. The word *Adakabla* takes its root from the box in which the savings contributions are made. The age of the three *Adakabla* ranged from 2 years to 10 years. Approximately 22 *Adakabla* members were interviewed.

VSLA Business Activities and Financial Management

Adakabla members were engaged in business activities such as selling raw or roasted yam, eggs, meat, shea nut processing and sales, rice processing and sales, farming, hairdressing, dress making, and shopkeeping. While members generally agreed that their businesses have improved due to easy access to loans from VSLAs, one member indicated that the general economic hardship in the economy has affected her businesses negatively. While broadly VSLA members are able to meet customer demand, their main business challenges include: keeping up with demand, increasing input prices, and delayed payments for transactions.

On sources of startup or working capital, members of one VSLA shared that they had shifted from taking loans from Bonzali Rural Bank to their *Adakabla* due to high interest rates charged by the bank (as compared to the *Adakabla*). The other two groups had no access to loans from a formal institution. All three groups indicated that they still use personal savings and loans from family and friends in addition to loans from the *Adakabla* and noted that informal loans (from family/friends) tend to be better because

there is no interest. Loans from the *Adakabla* were also appreciated because interests are low or without interest. Some felt that formal financial institutions exploit them under the guise of helping them and end up putting them under undue pressure, irrespective of whether business is picking up or not.

Despite their preferences for financial management through the VSLA, this is not without challenges, such as the VSLA having too little money in their coffers when there is a high demand for loans, late contributions/savings into the coffers, defaults in payments, absenteeism at meetings, and the ongoing fear that someone outside of their group would find the box and steal their money.

Mobile Money

All 22 FGD participants said they owned feature phones ('yam phones' as they are nick-named in Ghana); only three owned a smartphone and two of them operated them with great difficulty.

Participants knew of agents in their communities, particularly MTN and Vodafone agents. All but two members have their own mobile money wallet. While they have no reason to transact with a WE GAIN agent as a group, they do transact as individuals, which is particularly convenient as the agent is a member. Prior to WE GAIN, the group members noted that most agents in their communities were men.

While age or gender of the agent should not necessarily matter, *"one prefers to go to an agent that is closer to you and will give you maximum attention and help in case someone is trying to defraud you."* They also feel female agents are patient with them and younger agents are more available. They prefer agents that give them their time and explain issues to them. All three groups agreed that they prefer to transact business with their female counterparts mainly because they are more patient and have time for them. However, circumstances such as cash availability force them to transact business with male agents.

What the VSLA members most like about mobile money is convenience, time saving, and reduced travel costs for conducting business transactions. There is also the ease of access to mobile money e-cash. One member noted the added benefit of paying for social services such as national health insurance and school fees. What they have not liked about mobile money is when agents did not respect them or cheated them (by charging them unnecessarily for various operations). Other areas of dissatisfaction include agents entering the wrong mobile number for the recipient, scammers, and when the agent has insufficient cash.

Access to Training

All three FGD participants have been trained on financial issues by GDCA representatives. The trainings covered access to loans from formal financial institutions and how to grow a business. While they liked the training, they are averse to formal loans because of high interest rates (which cause marital conflict).

GDCA staff and WE GAIN agents have provided training on business and financial management. Participants were happy about all aspects of trainings, specifically customer care and learning that factors other than money play important roles in business startup and running businesses. FGD participants agreed that WE GAIN agents have provided information on GBV issues, sometimes directly to their VSLA.

The women also shared their belief that only when they “behave well” will there be no incidence of GBV in their homes and fear of divorce has made women acquiesce to violence. One member shared:

To be frank, if we abandon our cultural practices and keep reporting every small domestic issue, many of us will leave our husbands’ houses [we will be forced to leave our husbands houses]. Though we like the information given us, we have to be very careful on how we handle issues relating to domestic violence. Example: [sic] there is this woman who is at the verge of being divorced because she heard a radio program that was discussing an issue that has a similar [sic] with the issues happening in her marriage, and she quickly promoted [sic] her brother-in-law to listen to it and the brother-in-law also informed his brother about the radio station discussion and they all came to the conclusion that it was the woman who reported the issue to the radio station and said he will divorce her for selling their issues to the public.

The following were identified as useful future trainings: keeping sales records to avoid running losses, linking with bulk buyers to market produce (i.e., shea and rice buyers), time management, balancing home/household responsibility and business activities, proper customer management, farming practices and how to increase yields, and linkages with financial institutions to help finance businesses.

Greatest Accomplishments of the Adakablas

All three groups indicated their greatest accomplishments include: being there for one another in emergencies, offering interest free loans in emergencies, the sense of belonging, the group serving as grounds for training and education, and instilling a savings culture among members.

GDCA VSLA Assessment - Key Findings

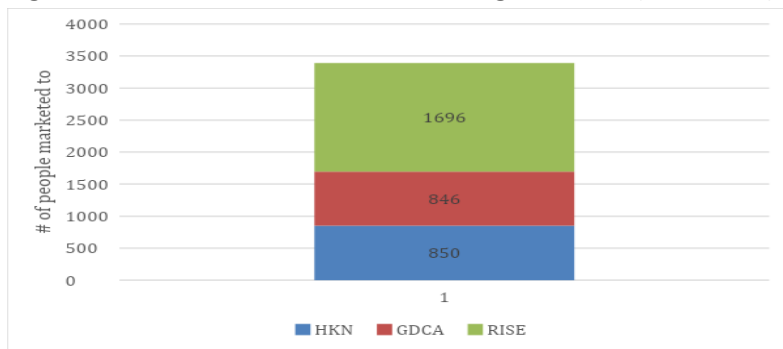
- 27 of 30 GDCA agents were trained to support VSLAs, earning on GHS 235.
- Most felt the stipend was, at least, a somewhat important contribution to their income.
- VSLA members appreciate working with the WE GAIN agent who is a member of their group.
- Prior to WE GAIN, VSLA members noted that most agents in their communities were men.
- VSLA members appreciate female agents as they perceive them to be more patient and take time to explain issues, but do transact with men as female agents often lack sufficient liquidity.
- VSLA members would like to receive more training in business topics. While they appreciated the information on GBV, they noted women stay with abusers as they are afraid of divorce.

MicroEnsure Assessment

Grameen interviewed 43 agents and 13 MicroEnsure clients to understand the short-term benefits of collaboration. During six months of implementation prior to the end of the project, 15 policies were sold by agents (HKN agents (10), GDCA agents (4), RISE agents (1)). See Table 13 and 14 in Annex 3.

The majority of agents said they used group meetings or customer visits to their kiosk to market microinsurance products. RISE agents used religious groups for marketing, a few HKN agents visited people in the hospital, and one GDCA agent used radio. Agents marketed the product on average to 64 people, with a minimum of 2 and maximum of 384 people. Agents estimated they reached almost 3,400 people. Figure 5 outlines estimated outreach.

Figure 5: MicroEnsure Product Marketing Outreach (Estimated)



When asked how community members responded to MicroEnsure products, agents shared that while people liked the idea of insurance, many had been scammed in the past by other providers (i.e., they had paid premiums and then not received support for claims). This was the most noted challenge. One agent shared, *“many were interested, but with past experiences, they were reluctant”*. Agents also indicated that clients should be allowed to *“withdraw their savings”* or receive a refund if they had no health event, which hints at continued misunderstanding of how insurance works. When one agent was asked about suggested changes, she noted: *“Please include a savings or cash out for people who will not claim”*. Another said, *“Change the model to allow people to withdraw money [if] they’ve paid premiums for a while without submitting a claim”*. Agents requested support from MicroEnsure to promote products, suggesting that visits by MicroEnsure could address concerns of potential customers and increase trust in the product. *“Hearing directly from [MicroEnsure] personnel will have much more impact than we do.”*

When asked about benefits, very few agents had a chance to sell a MicroEnsure policy, but many noted the short-term benefit of being better educated about microinsurance and related marketing skills. Several also noted that marketing this insurance has also brought visibility to their DFS+ business. One agent shared, *“It has helped me gain popularity, attract customers, and make my business grow”*. By marketing the products, the experience has built their confidence, and helps them *“stand in front of people”*. The few who had received a commission noted they had gained a profit.

Agents were asked how or the degree to which their spouse supported selling MicroEnsure. RISE agents were most likely to say their spouses played no role in selling MicroEnsure (10 out of 13 said no support was given). One agent shared that her spouse handed out brochures for her. Agents from GDCA and HKN noted spousal support. When asked, 1 of 11 GDCA agents and 3 of 16 HKN agents said no support was given. Spouses most often helped with marketing the product to community, friends, and family. One agent shared that her husband marketed the product more than she did.

Only three agents shared that they likely would not continue marketing MicroEnsure products. For those who said no, it was because “community members are not willing to sign up”. One agent shared that despite not having sold a policy, “when there is a breakthrough, I want to be part of the success story”.

MicroEnsure Assessment - Key Findings

- WE GAIN agents marketed MicroEnsure products to an estimated 3,400 people, 64 people on average per agent.
- The significant marketing resulted in few policy enrollments due to local mistrust and lack of understanding of insurance products. However, marketing of insurance products has brought attention to other products and services.
- Agents expressed spousal support for helping them sell insurance, often marketing the insurance to people within their own networks. RISE Ghana agents expressed the least amount of spousal support, consistent with previous findings.
- Agents feel they can be more successful if MicroEnsure would visit their communities and make presentations to help overcome distrust issues.

BBoxx Assessment

Bboxx is a global solar company which has served over 3.5 million customers with PayGo solar home systems, solar water pumps, smartphones, and cash loans. Fifteen WE GAIN agents were selected and trained to sell, install, and market Bboxx’s solar home systems, approximately two months prior to closing the WE GAIN project. Agents created awareness about solar products and their benefits among 984 community members (541 male, 443 female). By June 30, 2023, 23 solar kits had been sold by agents (75 D30 solar home systems were shipped to agents by Bboxx).²³

Interviews were conducted with 9 agents and 12 clients to gather preliminary feedback on selling and purchasing solar kits. Agents were pleased with profits earned so far, as well as the benefit of using their own demonstration solar kits (most used the kits at home and a few at their place of business). Similar to the MicroEnsure product, agents used daily interactions with clients as an opportunity to sell kits, along with some marketing support from their spouse.

The solar products had the added benefit of being visible at night and providing power during power outages, creating demand. As one agent shared: “People often sit in front of my home at night and they see the light on”. Most agents were satisfied with the selling experience and the products, although three noted that Bboxx should reconsider the price, as it limits the number of customer who can afford to buy it. Among the 12 Bboxx clients interviewed, nine were men. Most had purchased a solar kit to provide electricity as back-up during power outages: “Because of power outages, it makes it necessary to have

²³ Agents make a commission of GHS 70 per solar kit sold.

additional sources of power". Only three required an electrician to set up the product. The others easily installed it themselves with guidance provided by the agent.

Bboxx Assessment - Key Findings

- Bboxx home solar kits were sold by agents two months prior to project closure; 75 kits were shipped to agents selected for the pilot and 23 were sold by June 2023.
- Customers voiced their satisfaction, appreciating the light at night and during power outages.
- Agents were equally satisfied with the sales experience despite the short pilot period.

Discussion and Recommendations

The WAGE consortium set out to respond to key learning agenda questions, outlined in Box 2 below.²⁴ The discussion section will seek to answer these questions using the data from the WE GAIN evaluation.

Table 2 – WAGE Learning Agenda

1. What are current evidence and knowledge gaps within and across the three thematic areas of WAGE?
2. What are lessons learned and promising practices from integrating GBV, WPS, and WEE throughout the program cycle? How do we best apply these lessons?
3. Does strengthening CSOs and private sector organizations (PSO) lead to improved outcomes for women and girls?
4. What types of activities are found to be effective and not effective in reducing structural and societal barriers to WEE, WPS, and GBV?
5. What are successful ways to design and implement women’s empowerment programs that apply the principles of a) do no harm/safeguarding; and b) diversity and inclusion?
6. How does wide stakeholder consultation and inclusion as well as targeted private sector engagement and public-private partnerships improve the development impact, local ownership, and sustainability of project results and project learning for women’s empowerment programs?

What are the current evidence and knowledge gaps within and across the three thematic areas of WAGE?

Prior to launch of the WE GAIN project, Grameen and ABA ROLI developed a Gender and Inclusion Analysis²⁵ to inform the basic design of the project. During the first year of WE GAIN, an RNA²⁶ was conducted with input and support from HKN, GDCA, and RISE Ghana to help fine-tune design of the project. These studies validated the need for growing opportunities for women’s entrepreneurship, financial inclusion and addressing intrahousehold dynamics, and helped map out GBV referral actors located within the Northern and Upper East Regions. The research also found a need for family planning and health support as determinants of women’s involvement in income generation. HKN continued to provide its social enterprise approach to health product sales with its 30 agents. WE GAIN was not able to address family planning needs with agents from GDCA or RISE Ghana due to budgetary constraints.

- **Recommendation:** Future replications of WE GAIN should consider ways to integrate family planning education and products given the expressed need by women and community members. Given this leverages HKN’s long-standing expertise, their experience provides a practical pathway for addressing this need in rural communities.

²⁴ ABA ROLI et al., *Women and Girls Empowered. Learning Agenda*, <https://www.wageglobal.org/learning-agenda.html>.

²⁵ Dechert LLP et al., *Preliminary Gender and Inclusion Analysis*.

²⁶ Redmond et al., *Rapid Needs Assessment*.

What are the lessons learned and promising practices from integrating GBV, WPS, and WEE throughout the program cycle? How do we best apply these lessons?

WE GAIN sought to integrate GBV with its WEE approach of supporting female mobile money entrepreneurs, a concept very new to the financial services sector, and a particularly new application to mobile money agents. However, mobile money agents operate across rural landscapes, making financial transactions on behalf of others in their communities and sharing financial service information and support during the transactions. In essence, mobile money agents are also community knowledge workers. WE GAIN integrated a GBV training for the agents and their spouses to equip them with information on what GBV is, who the official GBV referral actors are, and how they could both passively and actively share information on GBV with others in their communities.

The baseline and endline surveys found that more than 90 percent of the agents reported knowing where to go for support for GBV, with most reporting seeking support from traditional and local leaders prior to the police, health services, or the DSW. This was also found in the RNA. Given most of the communities targeted for WE GAIN are considered rural communities (or outside of district capitals where the formal referral actors are), the first point of contact is a local leader who generally seeks to mediate or resolve cases of GBV.

Thirty-five percent of the agents reported being approached by someone seeking information on GBV and most felt confident sharing information on GBV. Moreover, agents and their spouses shared in the qualitative interviews that they believe providing this information is the right thing to do for their communities. These are positive signs of the integration of GBV with a WEE intervention working as expected.

However, there are some concerning signs that signal the need for and the importance of refresher training, reinforcement messaging, and monitoring support. Agents and their spouses told stories about their experiences with intervening in GBV cases. Additionally, some report being accused by perpetrators of intervening where they were not welcome. These stories were validated from community-level stakeholders who mentioned similar cases or concerns, such as the CHW who bemoaned the rumors going around of an agent being a “bad person” for intervening and who worried that she might quit her role given the negative backlash.

- **Recommendation:** For existing WE GAIN agents, reinforce messages that their role, and that of their spouse, is limited to sharing information on actors who can help them. Per the GBV training provided to them, reinforce messages about what they should and should not do/say or should not say when approached by a survivor. These were messages shared during the GBV training, but they should be constantly reinforced.

- **Recommendation:** For future replications of the model, consider an “orchestra” approach to GBV, including both active and passive communication. The program implemented several of these approaches (engaging community leaders throughout the program, GBV trainings with agents and spouses, refresher trainings, and fliers) during implementation to mitigate this risk; however, they should be deepened and built upon.

This orchestra approach could include:

- Engaging the community and traditional leaders most likely to get involved in a GBV case prior to engaging agents and their spouses in a GBV training.
 - Conducting the GBV training with agents and spouses.
 - Conducting in-person refresher trainings to address challenges that have occurred in their role sharing information on GBV.
 - Making fliers readily available and visible on kiosks for those survivors or advocates of survivors who do not wish to disclose their situation. This can be a fall-back for agents who feel threatened by others and want to limit their own engagement with others on the topic.
 - Sending frequent whatsapp messaging (or leveraging other platforms such as interactive voice-over (IVR)) to the agents and their spouses or other household members involved in the mobile money business, to remind them of what they should do or not do with GBV survivors, as well as remind them of common contact information for official referral actors.
- **Recommendation:** Engage not only the spouse, but others who will be involved in the MoMo business, in all activities mentioned above. Given spouses also appear to be intervening in situations, or others who are working in the business may be approached, all people involved in supporting the business should be included in trainings and refresher activities.

Does strengthening CSOs and PSOs lead to improved outcomes for women and girls?

The CSO partners as well as the private sector entities engaged to support the diversification of the agent’s product and service “basket” were supported primarily with training support that they could cascade to the agents who would then cascade aspects to their prospective clients through key messages shared during business transactions. The data in this section will reflect the influence these approaches had on agent and client knowledge, attitudes, behaviors, and outcomes.

Mobile Money Usage

Despite the Gender and Inclusion Analysis suggesting very low use of mobile money services in the northern regions of Ghana (less than 40 percent of the population having a mobile money account and women experiencing a 17 percent gap in mobile money account ownership in 2017), the RNA suggested that women’s use of mobile money might be much higher than originally assumed (around 70 percent).

The baseline data suggested 77 percent of agents had deposited money into a mobile money account in the 12 months prior to the survey (validating the RNA which suggested that use of mobile money was much higher than measured in 2017). By the endline in 2023, 97 percent of the agents had deposited money into a mobile money account and this increase was statistically significant. Similarly, 63 percent of prospective mobile money clients had deposited money into a mobile money account at baseline and this improved to 80 percent by endline (almost statistically significant). While these numbers are important, particularly among the agents themselves, what was most notable was the frequency in which deposits were made. At baseline, 15 percent of agents were making weekly deposits and at endline 44 percent of agents were, representing a statistically significant improvement of 29 percentage points (or a 66 percent increase). For clients, 7 percent were making weekly deposits at baseline and 20 percent were at endline, representing a 13 percentage point improvement (almost statistically significant). These trends were similar for withdrawing money and sending money.

While transactions have increased in both absolute terms and frequency, there are qualitative concerns from both agents and clients regarding fraud and scams.

- **Recommendation: Strengthen and increase frequency of education on financial fraud and scams, with agents and clients alike.** While agents were trained on fraud and refreshers were conducted, given the concern reported by agents and clients alike, continued reinforcement of these messages is necessary to ensure the messages stay up-to-date. Leveraging messaging apps, such as whatsapp, may be a way to communicate with agents and agents with their clients regarding these messages.

At endline, prospective clients were much more satisfied with their experiences with mobile money agents, from 19 percent at baseline and 95 percent at endline reporting high satisfaction. Seventy-six percent at endline, compared to 18 percent at baseline reported preferring a female agent. Qualitatively, clients reported preferring women at endline as well, except they noted that sometimes they have to transact with men as female agents were much more likely to have liquidity issues. Agents themselves noted liquidity being one of the top concerns or challenges they experienced in running their mobile money business and lamented the constant challenge of having insufficient cash-on-hand to deal with client demand for cashing out money in their mobile wallet. Clients also reported that despite preferring to work with female agents, they sometimes have to work with men because they will have more cash on hand to support withdrawals. MTN also noted this being a concern and despite efforts to help agents address this through planning, did not fully address the constraint.

- **Recommendation: Develop a strategy to address agent liquidity to ensure women are as capable as men in meeting cash-out demand.** While WE GAIN deliberately sought to help agents diversify their business income to help address liquidity constraints (more cash coming in makes cash available for cash-out transactions), the most used service from agents is the withdrawal of cash from a mobile money account. MTN noted the future promotion of “super agents” who can help rebalance physical and e-cash. Until this is a reality, future replications of WE GAIN will need to develop a stop-gap to support agents when they have a high demand for withdrawals.

Business Ownership

When asked whether agents own or operate a business, 71 percent and 83 percent responded in the affirmative, in the baseline and endline study, respectively. Despite the fact that theoretically everyone participating in this survey should have answered yes to this question at endline. However, more agents at endline did reported starting a new business in the 12 months prior to the survey and earning more household income at endline as compared to baseline.

Clients did not experience an increase in: business ownership, starting a new business in the 12 months prior to the survey, or increase in household income. While the WE GAIN theory of change predicted that the presence of mobile money agents would provide business opportunities for other women in the community, this did not occur. This was most likely due to the short timeframe between agents beginning their businesses and the endline survey and possibly the effect of COVID-19 lockdowns. But since Ghana experienced fewer lockdowns relative to other countries, it is more likely due to short timeframe.

- **Recommendation: Investigate the reasons why not all agents reported owning a business at endline.** The finding that not all agents reported owning a business is not surprising as Grameen has found in other research that membership in savings groups, women’s groups, and credit groups is often underreported despite a respondent being selected for their known membership.
- **Recommendation: Provide supplemental money management trainings.** There was concern from WE GAIN partners that agents may have been mixing household and business funds, putting the business entity at risk. The separation of business and personal money should not only be strengthened among agents but also with the household members who support the business given some of the agents also mentioned their spouses “borrowing” money from the business and not paying it back.

While the evidence is fairly limited in scope, agents used some negative coping mechanisms to run their mobile money businesses. Most concerning were the RISE Ghana agents who used their children to help with the business or household chores. During the program, this information was not shared with Grameen or ABA ROLI, and RISE Ghana equally was unaware. However, prior research done by Grameen found a relationship between women’s new business ownership and child labor, and so was explored in the evaluation in order to understand possible negative impacts of programming. Evidence on the link between women’s new business ownership and child labor is limited and additional research would need to be done to understand effective mitigation strategies.²⁷ Given RISE Ghana agents were newest to running a business, and the various interviews revealed RISE Ghana agents reported less spousal or

²⁷ Bobbi Gray, et al., *Achieving safe and healthy business growth: Expanding the concept of consumer protection to include child protection within women’s economic empowerment initiatives* (Grameen Foundation and American Bar Association Rule of Law Initiative, 2022), <https://grameenfoundation.org/partners/resources/achieving-safe-and-healthy-business-growth-expanding-the-concept-of-consumer-protection-to-include-child-protection-within-womens-economic-empowerment-initiatives>.

household support with their businesses, perhaps it is not altogether surprising to see them draw on their children for support.

- **Recommendation: Incorporate education, such as that developed by Grameen’s RICHES project,²⁸ into agent training to mitigate the use of negative coping mechanisms when starting a new business.** While it is not altogether expected that agents will *not* feel stressed or would not find it difficult to balance a new business activity with other business activities, efforts should be made with current or future replications of WE GAIN to integrate education and strategies to help agents manage stress and find positive means to cope with new business responsibilities and efforts. When engaging agent spouses and other household members in any orientation or intrahousehold dialogue, management of household resources, time, and children should be part of the planning process to help the entrepreneurs cope more positively.

Household and Business Income

There was a statistical increase in the highest range of monthly income earned by the agents (GHS 501 and higher), with 7 percent of agents reporting earning GHS 501 or more at baseline to 34 percent of them earning this amount at endline. Moreover, data captured on agent commissions also suggest that almost half of them were earning an *average* commission income of at least GHS 250 per month by the end of the project. This meant the WE GAIN project achieved 47 percent against the planned target of 75 percent of DFS+ agents earning GHS 250 per month.

Per data collected on all income sources, GDCA agents were earning much more on average, but this is skewed by payments they receive by a complementary project aimed to train and support VSLAs. Per the endline survey data, HKN agents report earning more overall income which likely speaks to the health products they are also selling. In both cases, their agents are actively receiving complementary income sources. Given the delay in onboarding RISE agents, they are expected to equally grow their incomes.

- **Recommendation: Continue to build a portfolio of products and services that complement mobile money businesses.** MTN has additional products that agents can qualify to sell. Bboxx products are gaining traction and filling a gap in energy services. The competition between households using the NHIS compared to the MicroEnsure product may need to be better understood. An important consideration for all of these services is also building out the digital environment where payments for all these services (the commissions earned) can be made using mobile payments or the MTN merchant account.

What types of activities are found to be effective and not effective in reducing structural and societal barriers to WEE. WPS? GBV?

WE GAIN was designed to influence barriers to women’s entrepreneurship and financial inclusion in two ways: 1) introducing mobile money agents as a business model to 90 women and 2) through these mobile

²⁸ See the RICHES toolkit: <https://grameenfoundation.org/riches>.

money agent businesses, improving the financial inclusion and access to business, financial, and GBV information for women in the agents' communities.

The research in this report suggests that this approach improved income among the agents and increased financial transactions through use of mobile money for the agents and their prospective clients alike, overcoming barriers to entrepreneurship and financial inclusion for low-income women in rural communities of northern Ghana.

However, feedback from the agents, their spouses, clients, local stakeholders, and from Grameen's own perspectives also suggests that more groundwork needs to be laid with community leaders not only to enable their support for the agents' businesses, but also to build a shared understanding of the GBV messaging.

- **Recommendation: Build in more community-entry and community-leader engagement activities at the beginning and throughout the initiative.** Given community leaders and community members can misunderstand intentions (especially as seen with the GBV component of WE GAIN), more needs to be done to build their support for the interventions occurring in the communities.

Despite a need to strengthen GBV referral pathways in Ghana as mentioned in the RNA, the WE GAIN project could only share information on GBV support hotlines and official referral actors like DSW, DOVVSU, and Ghana Health Service. However, anecdotes from partners and some local stakeholders suggest that because agents are trusted GBV information sources among women in their communities, more GBV survivors are seeking support. Yet, as identified as a risk in the RNA and validated through the interviews with local stakeholders, some traditional authorities located at the community level who are supposed to help survivors access formal referral actors may instead seek to "*protect, defend, and to save the perpetrators of GBV in their communities*". This potentially puts survivors at risk if the traditional authority is the first line of support in a rural community. Finally, there was little budget and time to directly link agents with each of the district-level and formal referral actors to build a trusted relationship.

- **Recommendation: Deepen the relationship between agents and formal referral actors, such as DOVVSU, DSW, and Ghana Health Service.** While it would be important to strengthen GBV referral pathways, this is a complicated effort in and of itself. While some effort was made during the GBV training to engage the formal referral pathway actors and introduce them to the CSO partners and their agents, they are only located in district capitals, often far from the communities served by the agents. They were not always in a position to participate. Future replications should build in stronger GBV referral actor engagement.
- **Recommendation: Future efforts could seek to strengthen the referral network,** particularly the training of traditional authorities who are most engaged when a survivor seeks support. While WE GAIN aspired to refer survivors to the formal GBV actors and strengthen referral actors given the RNA found a need, there was little capacity or funding to do so.

Finally, several efforts were made to engage spouses of the agents despite budget allocation being limited. An ‘agent-spouse’ orientation was introduced at the beginning to build support for the agents’ participation in the trainings and the initiative as a whole. Spouses or male gatekeepers were invited to participate in the GBV training. RISE Ghana also pilot-tested a male engagement community-level dialogue towards the end of the project. However, there was ongoing acknowledgement that a more careful and intentional engagement of spouses in particular, and household members more broadly, was needed.

Agents and the spouses also shared a desire for the spouse to have a greater opportunity to participate. This requires a careful balance to ensure the primary beneficiary (i.e., the agent) benefits from the interventions and has a first-right-of-refusal for spousal/household involvement due to various safeguarding issue. For example, if spouses share information on topics where they have limited background knowledge, this could put the business and the family at risk. Some women may not wish their spouse to be engaged as she may fear he will take over her business. However, in some cases, greater participation from spouses would have likely strengthened the DFS+ business as a whole and some women desire spousal support as articulated in interviews, as this would allow her to balance her chores with work.

- **Recommendation: Integrate thoughtful engagement of household members, especially men and especially those that will be directly engaged in the business.** While not all agents will want additional family member participation, nor will all family members have time or want to participate, WE GAIN should determine where participation is critical and where it is optional. For example, the GBV training was considered critical; however, participation in financial literacy training could be considered optional.
- **Recommendation: Integrate intrahousehold and community-level dialogues as a methodology for influencing attitudes towards women’s economic activities and GBV.** While the GBV training incorporated dialogue-based methodology and RISE Ghana helped to pilot a male engagement dialogue-based methodology, these were simply starting points for changing attitudes and practices.

What are successful ways to design and implement women’s empowerment programs that apply the principles of a) do no harm/safeguarding; and b) diversity and inclusion?

One of the key activities of the WE GAIN project was the implementation of the GPD training. This training was implemented after the completion of the RNA and included one to two key staff from each of the three CSOs plus some additional stakeholders that had interest in the WE GAIN project such as members of GBV-support organizations, government agencies, and UNFPA Ghana. A global assessment of the GPD methodology, which drew upon the experiences of the WE GAIN project stakeholders, has been published

and outlines the key findings from the use of the methodology.²⁹ Final interviews with the partner staff also reveal that some of the partners, such as RISE Ghana, shared how they worked to cascade this training to their own staff, agents and their spouses, and other community stakeholders. All three shared how the workshop changed the way they work with each other and their communities and can understand perspectives from people who differ from them. This has also helped to facilitate an understanding of how to anticipate and mitigate risks regarding women’s engagement in program activities.

During training roll-out, it was discovered that some of the frontline staff were not fully in agreement on GBV. In essence, some frontline workers felt there were justifications for GBV. Grameen had an ‘ah-ha’ moment that reinforced the ongoing impression that the GPD workshop needed to occur prior to any work on GBV, in order to ensure that all staff shared similar viewpoints about women’s rights, roles, and experiences. Therefore, prior to further GBV curriculum roll-out, Grameen conducted a second GPD training with frontline staff working on WE GAIN (those who would be engaged in cascading trainings to the agents). When it became clear that a second training was necessary, Grameen used non-WAGE funds since a second training was not budgeted.

- **Recommendation: Conduct the GPD workshop not only with management, but all frontline staff engaged in implementation and ESPECIALLY if staff will be engaged in any activities related to GBV.** The project learned that staff themselves can carry bias and justify GBV. They need to go through their own exploration of unconscious and gender bias prior to becoming change agents within their communities.

How does wide stakeholder consultation and inclusion as well as targeted private sector engagement and public-private partnerships improve the development impact, local ownership, and sustainability of project results and project learning for women’s empowerment programs?

Three companies were engaged to support the WE GAIN agents with additional products and services they could promote: MTN Ghana, MicroEnsure, and Bboxx.

MTN Ghana was the mobile network operator that provided direct support to the agents (onboarding, ongoing training, new product support). Per the interviews with the MTN regional coordinators, they gained insights on how to onboard and support female agents to reduce the gender gap for female agents in the region. This experience also changed their perspectives that low income women could not be agents. MTN had expected some of the women to take the initial business capital from the project “and run”, but instead, the women invested it and made an earnest effort at building a DFS+ business. They

²⁹ Patrick Welsh, *Global Evaluation for Application of Grameen Foundation’s Gender and Power Dynamics Trainings within Women and Girls Empowered (WAGE) Initiatives* (Grameen Foundation USA and American Bar Association Rule of Law Initiative, 2023), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-grameen-foundation-global-evaluation-report.pdf>.

feel inspired to replicate the lessons learned so they can continue to grow a female agent network and reach greater numbers of women as mobile money users.

While the pilots with Bboxx and MicroEnsure had only a few months run-time, early findings suggest that there is demand for solar and microinsurance. Microinsurance products face the added challenge of people having prior bad experiences either due to fraudulent entities selling fake policies, providing complicated claims processes, or because of misunderstandings of how microinsurance works.

- **Recommendation:** For MicroEnsure products, provide more community-level support and education on the products, particularly in the beginning, to help build community trust. This includes participating in community-level marketing events in person along with the agent. Both agents and clients need more information and training on how microinsurance products work. It may be necessary to help the agents differentiate between the national health insurance scheme policies and the MicroEnsure product and/or describe how they complement each other.

While MTN, Bboxx, and MicroEnsure have very different business models, all three saw recruitment of women as agents in rural communities as a means to reach underserved populations. The role of GDCA, HKN, and RISE Ghana as recruiters and supporters of female agents (and their households and communities) cannot be underestimated. They identified promising candidates, helped overcome initial registration challenges, aggregated training responsibilities, and conducted ongoing monitoring. This support is not necessarily provided by the mass-market business models of MTN, Bboxx, and MicroEnsure.

- **Recommendation:** Promote, develop, and support partnerships between CSOs and private sector entities, such as MTN, Bboxx and MicroEnsure, whose products seek to achieve different Sustainable Development Goals (SDG).³⁰ Given WE GAIN focuses on the recruitment, training and support of low-income, particularly rural, women as DFS+ agents, CSOs can ensure this population is equitably supported to build their confidence, aspirations, and skills for playing a DFS+ role but to also generate community and household support to enable their success in business.

Consistent with national-level priorities and policies, community-level stakeholders recommended expanding the model to include youth, particularly young women and men.³¹ Most WE GAIN agents were relatively young, with the average age being thirty and the youngest age being 18.

- **Recommendation:** Consider future replications of WE GAIN with young people and take a comprehensive training approach that includes spouses, family, and other people likely to be engaged in the business. Given WE GAIN agents often run these businesses together with a

³⁰ UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA), *Igniting SDG Progress through Digital Financial Inclusion* (2018), https://sustainabledevelopment.un.org/content/documents/2655SDG_Compndium_Digital_Financial_Inclusion_September_2018.pdf.

³¹ ILO, *ILO Youth Country Brief: Ghana* (2023), https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_886402.pdf.

spouse or other family member, any training approach should allow an agent to include people who they will engage to help run the mobile money business to ensure they are also adequately trained to provide accurate transactions and good customer service.

Conclusion

WE GAIN hypothesized that *if* women were supported to become mobile money agents and trained to provide an integrated package of financial, business, health, and GBV services to underserved women entrepreneurs in northern Ghana, *then* more women in northern Ghana would be empowered to start and grow successful businesses.

Through three already-established local CSOs—namely RISE Ghana, GDCA, and HKN agent networks—and MTN’s mobile money platform, WE GAIN recruited 90 agents, sustaining more than 85 of them by project end, to start and grow mobile money businesses. Results show an improvement in agents’ own financial transactions and improvements in their incomes, supporting the first causal link of the theory of change. Agents were also supported to market their mobile money services along with other products (like health products for HKN, solar, and microinsurance products) to community members, and primarily among women. These services were complemented with information and training on business, financial and digital financial literacy, and GBV support information. The results suggest that women’s access to mobile money services improved, with an increase in weekly mobile money transactions and satisfaction of services provided by mobile money agents with clients experiencing improvements in trust of agents and feeling respected by them.

Baseline knowledge was already high regarding where to go for support if faced with GBV and this was sustained at endline. Approximately 35 percent of agents reported people approaching them for information on GBV, demonstrating that mobile money agents can be leveraged as an important information source on GBV and can potentially support other local GBV mitigation or support efforts. Therefore, the second causal link in the theory of change—that trained agents could cascade training and information and DFS to female community members—has evidence to support it. However, the evidence of the ultimate impact of the theory of change—related to more women starting businesses and improving their incomes—is not yet fully established. The time for detecting these changes was restricted to approximately six months of agent effort to promote their mobile money and training/information services. Despite this limitation, the results from this report can help inform replication of this model not only within Ghana, but in markets where networks of mobile money agents are growing. Results from this report can also help fill the evidence gap on the impact of mobile money agents’ services on their clients’ personal and business lives.

Annexes

Annex 1: Key Evaluation Questions

The endline evaluation sought to answer the following key evaluation questions:

- *WE GAIN Partners:* To what degree were WE GAIN partners sufficiently supported to implement the project, adapt project activities to their context, and improve their own program design? How confident are the partners in their ability to sustain the project post-program support? How have their viewpoints evolved regarding the integration of do no harm/safeguarding principles and activities as well as of diversity and inclusion efforts?
- *Agents:* How have agents' knowledge, attitudes, and behaviors changed regarding DFS, business, and GBV? To what degree do WE GAIN agents earn a reasonable business income through their DFS+ business? What challenges did agents face with their business? To what degree did the trainings provided by the WE GAIN project create value for the agents and their business or prepare them for running their DFS business successfully? What did they most like or dislike? What additional support do they feel they need to be successful in their role as a DFS agent? How did the agents engage with community members and what were their experiences?
- *Agent Spouses:* How did agent spouses support or limit their wives' mobile money business efforts? What did they like or dislike about the project experience? What was the most significant change that has occurred as a result of participating in the project?
- *Prospective Clients:* To what degree are community members aware of and have engaged with the WE GAIN agents' business and services? What services have been accessed through an agent versus conducted on one's own? How have agents' knowledge, attitudes, and behaviors changed regarding DFS, business, and GBV? To what degree do customers feel respected, that agents are trustworthy, and provide good customer service? How does service with WE GAIN agent compare to other mobile money agents?
- *Community leaders:* How has your entity supported WE GAIN activities or been supported by WE GAIN activities? What do you believe are the key successes or challenges of this project?
- *MTN, Bbox, MicroEnsure:* What have been the experiences of the private sector companies' with supporting female entrepreneurs DFS+ businesses? What has facilitated and supported their success? What has challenged their success? What are promising practices for sustainability of the approach? What have been or are the anticipated challenges?

Annex 2: Sampling Framework for WE GAIN Endline

		Quantitative						Qualitative						Total
Region	CSO	Agents	Clients	Agent*	Spouse	VSLAs (FGDs)	Community Members (KIIs)	CSO Representative	Micro-Ensure Agents (KIIs)*	Micro-Ensure clients (KIIs)	Bboxx Agents (KIIs)	Bboxx Clients (KIIs)	MTN (KIIs)	
Northern	GDCA	30	60	3	3	3 FGDs (22 people)	8	1	14	4	4	6	1	135**
	HKN	30	60	3	3	--	1	1	16	9	5	6		110
Upper East	RISE-Ghana	28	60	4	4	--	7	1	13	--	--	--	1	101
	Total	88	180	10	10	22	16	3	43	13	9	12	2	346

* The qualitative agent interviewees are not counted in the totals due to the fact they are already counted in the quantitative interviews for the totals; ** counts MTN interview with GDCA.

Annex 3: Data Tables

Agent Tables

Table 1: Agent Background Information

Variable Name	Baseline (%)	Endline (%)	p-value
	N=90	N=88	
% rural	62.22	57.78	0.429
% female	100	100	–
Average age (min/max)	30 (18/64)	30 (19/65)	0.9638
Civil Status (%)			
Married/cohabiting (polygamous)	26.67	33.71	0.114
Married/cohabiting (monogamous)	57.78	52.81	0.891
Single/Never married	13.33	12.36	0.874
Widowed/Divorced	2.22	1.12	0.784
Highest level of education completed (%)			
No education	7.78	13.48	0.024*
Primary	12.22	6.74	0.031*
Secondary	60.00	65.17	0.784
University	5.56	3.37	0.754
Technical school or university	4.44	4.49	0.894
Other	10	6.74	0.754
Can read a text/SMS message (%)			
Yes, easily	76.67	78.89	0.319
Yes, somewhat	8.89	10	0.745
No	14.44	11.11	0.654
Can write a text/sms message (%)			
Yes, easily	74.44	78.89	0.077
Yes, somewhat	10.00	10.00	–
No	15.56	11.11	0.546
Poverty Level (standard errors in parentheses)			
% below the USD 1.90 International Poverty Line (IPL)	25.29 (15.074)	21.96 (15.616)	0.1471
% below the USD 3.20 IPL	52.347 (23.89)	48.606 (24.89)	0.3050
% below national poverty line	53.84 (22.95)	49.53 (24.76)	0.2274
Description of household yearly food consumption			
Enough and the kinds of food we wanted to eat (<i>food secure</i>)	26.70	20.00	0.800

Variable Name	Baseline (%)	Endline (%)	p-value
Enough but not always the kinds of food we wanted to eat (<i>food insecure, without hunger</i>)	58.90	68.90	0.841
Sometimes not enough food to eat, was sometimes hungry (<i>food insecure, with moderate hunger</i>)	11.10	8.90	0.751
Often not enough to eat, was often hungry (<i>food insecure, with severe hunger</i>)	3.30	2.2	0.753
Resilience			
% Very or somewhat possible that household could come up with GHS 1105 in case of an emergency in next month	65.55	76.70	0.503
Source of funds for emergency			
If very or somewhat possible, % that would use savings from a formal account	5.56	2.22	0.456
...a savings/susu/VSLA group	27.78	46.67	0.015
...savings held at home	5.56	8.89	0.231
...money held in mobile money wallet	0	4.44	–
...family, friends within Ghana	5.56	17.78	0.026*
...family, friends outside of Ghana	28.89	2.22	0.015*
...business money	0	0	–
...loan from formal financial institution	0	0	–
...credit card	0	0	–
...informal private lender	0	0	–
...some other source	0	1.11	–
...don't know/refused	22.23	5.55	0.036*

*=statistically significant at p<0.05

Table 2: Agents Use of DFS

Variable Name	Baseline (%)	Endline	p-value
	N=90	N=88	
Households owning any mobile phones (% yes)	97.78	100	–
If yes, average number of smartphones owned	1.68	2.48	0.036*
If yes, average number of feature phones owned	3.13	2.82	0.296
Agent personally owns a smartphone (% yes)	46.59	85.56	0.001*
Agent personally owns a feature phone (% yes)	73.86	78.89	0.524
Has access to internet data through mobile phone (% yes)	45.45	85.56	0.009*
Knows where to go for information on digital financial services (% yes)	40.74	95.56	0.032
Where agent seeks information on DFS (%)			
Mobile app	10.74	11.79	0.452
MTN mobile app	0	6.50	–
MTN staff	0	6.91	–
Internet	9.92	10.16	0.894

Variable Name	Baseline (%)	Endline	p-value
TV/Radio/Newspaper	11.57	8.54	0.712
Family/friends	28.10	7.72	0.001*
Bank	2.48	4.88	0.064
Rural bank/microfinance institution	0.83	3.25	0.235
VSLA/Susu/Savings Group	5.79	9.76	0.541
RISE Ghana/HKN/GDCA/ Grameen	0	0	–
Other local MTN mobile money agent	28.93	15.45	0.06
Other local mobile money agent (Vodafone, other MOMO)	0	11.79	–
Other	1.65	0	–
Aware of other mobile money agents working in community (% yes)	90.00	94.44	0.443
Mobile network operator(s) operating in the community (Multiple responses) (%)			
MTN	71.05	70.00	0.861
Vodafone	21.93	27.50	0.540
Fidelity Bank Smart Agents	0	0.83	–
G-money	0	1.67	–
Glo Mobile	3.51	0	–
Other	3.5	0	–
In past 12 months, agent has deposited money into a mobile money account (% yes)	76.54	96.67	0.010*
Mobile devices used for deposits (%)			
Agent's own mobile phone	67.74	68.97	0.998
Agent's tablet (provided by project)	0	21.84	–
Spouse's device	6.45	1.15	0.012*
Friend or family member's device	1.61	6.90	0.050*
Another agent's device	24.19	1.15	0.001*
Other	0	0	–
Frequency of mobile money deposits (%)			
Weekly	14.52	43.68	0.041*
Monthly	29.03	43.68	0.056
A few times per year	48.39	8.05	0.002*
Once	3.23	0	–
Other	4.84	4.6	0.870
In past 12 months, agent has sent money through a mobile money account (% yes)	90.12	96.67	0.890
Mobile devices used for sending money (%)			
Agent's own mobile phone	54.79	57.47	0.980
Agent's tablet (provided by project)	0	34.48	–
Spouse's device	1.37	2.30	0.325
Friend or family member's device	4.11	2.30	0.243

Variable Name	Baseline (%)	Endline	p-value
Another agent's device	39.73	3.45	0.001*
Frequency of mobile money sent to other accounts (%)			
Weekly	12.33	40.23	0.019*
Monthly	20.55	36.78	0.032*
A few times per year	58.90	6.90	0.001*
Once	5.48	2.30	0.254
Other	2.74	13.79	0.045*
In past 12 months, agent has received money through a mobile money account (% yes)	91.36	91.11	0.395
Mobile devices used for receiving money (%)			
Agent's own mobile phone	79.73	84.15	0.742
Agent's tablet (provided by project)	0	0	-
Spouse's device	0	0	-
Friend or family member's device	12.16	10.98	0.765
Another agent's device	5.41	1.22	0.065
Others	2.70	3.66	0.684
Frequency of mobile money received into agent's mobile money account (%)			
Weekly	8.64	53.49	0.046*
Monthly	22.22	27.91	0.561
A few times per year	55.56	5.81	0.001*
Once	3.70	2.33	0.652
Other	9.88	10.47	0.864
In past 12 months, agent has withdrawn money from a mobile money account (% yes)	62.0	95.51	0.341
Frequency of withdrawing money from mobile money account (%)			
Once	3.23	2.35	0.419
Weekly	14.52	54.12	0.012*
Monthly	29.03	27.06	0.251
A few times during the year	48.39	5.88	0.021*
Others	4.84	10.59	0.084
Where agent withdrew money (%)			
Own mobile money business	54.79	82.35	0.269
Another agent's mobile money business	39.73	16.47	0.001*
A financial institution	0	0	-
Other	5.48	1.18	0.098
Other uses in past 12 months for mobile money account (%)			
Utility payments	N/A	64.44	-
Loan payments		3.33	-
Domestic remittances		5.56	-
International remittances		0	-

Variable Name	Baseline (%)	Endline	p-value
Merchant payments		1.11	–
Other		7.78	–
Challenges faced when using mobile money for personal reasons (%)			
No challenges faced	0	5.97	–
Not enough money to complete a cash-out transaction	7.22	31.34	0.006*
Forgot PIN	31.67	1.00	0.001*
Forgot how to do transaction	37.22	0.50	0.001*
Feared was being scammed by another agent	1.11	2.49	0.354
Feared was being scammed by someone else	2.78	13.93	0.006*
Agent required multiple transactions	7.78	7.46	0.894
Poor network connectivity	0	31.84	–
Treated poorly by another agent	0.56	3.98	0.231
Feared I would make a mistake	11.67	0	–
Other	0	1.49	–
Agent's group membership (%)			
No group membership	25.00	7.45	0.001*
Savings group/VSLA	69.05	87.23	0.254
MFI	0.00	1.06	–
Rural bank	5.95	4.26	0.865
SACCO	0.00	0.00	–
In past 12 months, agent has taken a loan (%)			
...from savings group/VSLA	40.24	44.95	0.456
...from village bank/MFI	1.22	1.12	0.564
...financial service provider (FSP)	1.22	0	–
...mobile money agent	0	1.12	–
Other	1.22	0	–
Has not taken a loan	56.10	52.81	0.865
In past 12 months, agent has saved money (%)			
..with a savings group/VSLA	9.74	72.00	0.001*
...with a village bank/MFI	25.32	5.00	0.005*
...with an FSP	57.14	1.00	0.001*
...with a mobile money account	3.25	22.00	0.005*
..with other	4.55	0	–
Has ever made mobile money transactions on behalf of a savings group/VSLA (% yes)	N/A	45.56	–
Frequency of making mobile money transactions on behalf of a savings group/VSLA (%)			
Weekly	N/A	56.10	–
Monthly		29.27	–
A few times per year		4.88	–
Once		9.76	–

*=statistically significant at p<0.05

Table 3: Agents Business Information

Variable Name	Baseline (%)	Endline	p-value
	N=90	N=88	
Currently owns a business (% yes)	71.11	83.33	0.405
Type of business owned			
Restaurant/food business	17.19	11.11	0.260
Grocery/petty trade	37.50	21.11	0.050
Agriculture/livestock	10.94	11.11	0.832
Sewing/tailoring	7.81	4.44	0.564
Hair/beauty shop	1.56	4.44	0.521
Paper/business supplies	0	0	-
Mobile money	0	75.56	-
Solar products	0	0	-
Other	25.00	21.11	0.654
Has started a new business in past 12 months (% yes)	33.33	53.33	0.025
Type of new business started (%)			
Mobile money (MTN)	-	56.25	-
Micro insurance /Fearless Micro insurance	-	0	-
Solar products (Bboxx or other)	-	2.08	-
Health products	-	14.58	-
Other	-	27.08	-
Someone else besides agent in household runs a mobile money business (% yes)	-	21.35	-
Who else in household runs a mobile money business			
Spouse/partner	-	10.53	-
Co-wife	-	5.26	-
Sibling	-	26.32	-
Parents/in-laws	-	5.26	-
Child	-	15.79	-
Other	-	36.84	-
Mobile money company affiliation of household member			
MTN	-	68.18	-
Vodafone	-	9.09	-
Fidelity Bank Smart Agents	-	0	-
G-Money	-	0	-
Glo Mobile	-	0	-
Other	-	22.73	-
In past 12 months, has participated in business trainings (% yes)	44.44	100	-
Type of training received			

Variable Name	Baseline (%)	Endline	p-value
How to start a business	29.73	11.21	0.019
Recordkeeping	19.82	13.79	0.061
Sales and marketing	27.03	11.21	0.040
Customer care	22.52	12.07	0.057
Financial literacy	0	1.72	-
Types of digital financial services	0	10.34	-
Completing digital financial transactions	0	9.48	-
How to become a mobile money agent	0	7.76	-
GBV	0	12.93	-
Other	0.90	9.48	0.564
Degree to which agent feels supported by household members to start or grow a business (%)			
Very supported	70.00	77.78	0.584
Somewhat supported	22.22	13.33	0.014
Not supported	7.78	8.89	0.694
Degree to which support has change in past year (%)			
Increased a lot	21.11	40.00	0.037
Increased somewhat	46.67	50.00	0.546
Stayed the same	10.00	5.56	0.582
Decreased somewhat	16.67	3.33	0.005
Decreased a lot	5.56	1.11	0.027
Why agent feels income has changed (%)			
New income generating activities (mobile money)	18.89	66.67	0.322
New income generating activities (other)	0	5.56	-
Improved agricultural methods	10.00	0	-
Improved farm investments	4.44	0	-
Improved access to financial services	6.67	3.33	0.562
Improved access to information	0	7.78	-
Access to mentoring opportunities or support from peers	4.44	0	-
Illness/exposure to COVID-19	4.44	1.11	0.254
Poor weather/climate	8.89	0	-
Poor business environment	20.00	3.33	0.037
Loss of an income earner	5.56	1.11	0.050
Nothing has changed	0	5.56	-
Other	16.67	5.56	0.014
Average monthly business income (all sources) (% within range)			
Income range 0-100	53.3	25.6	0.030*
Income range 101-200	22.2	20	0.362
Income range 201-300	11.1	10	0.654
Income range 301-400	3.3	7.8	0.421
Income range 401-500	3.3	2.2	0.562

Variable Name	Baseline (%)	Endline	p-value
Income range 501 and above	6.7	34.4	0.006*
Years of running mobile money business (%)			
Below 6 months	-	4.49	-
6 months above	-	95.51	-

Table 4: Distribution of average monthly business income (all sources) by CSOs

% average monthly business income (all sources) by CSOs at baseline	GDCA	HKN	RISE_GHANA
Income range 0-100	60.00	50.00	50.00
Income range 101-200	10.00	30.00	26.67
Income range 201-300	16.67	6.67	10.00
Income range 301-400	3.33	3.33	3.33
Income range 401-500	0	10.00	0
Income range 501 and above	10.00	0.00	10.00
% average monthly business income (all sources) by CSOs at endline	GDCA	HKN	RISE_GHANA
Income range 0-100	13.33	13.33	50.00
Income range 101-200	26.67	16.67	16.67
Income range 201-300	13.33	6.67	10.00
Income range 301-400	13.33	3.33	6.67
Income range 401-500	3.33	0	3.33
Income range 501 and above	30.00	60.00	13.33
Average monthly income all sources at endline, GHS (min/max)	1,571 (50/12000)	2,386 (100/6500)	212 (0/1000)
Average monthly income, regional benchmarks, GHS (adjusted for inflation, 2019 base year)	1,909.91 (988.56)		1,341.92 (694.43)

Table 5: Association between Agent Income and Key Variables

Variables	Baseline		Endline	
	Coefficient	Std Error	Coefficient	Std Error
Age	0.159	0.074**	-0.062	0.128
Age square	-0.002	0.001**	0.001	0.002
Civil Status	-0.073	0.267	0.812	0.356
Literacy	0.207	0.241	-1.603	0.469
VSLA	-0.018	0.185	-0.027	0.370
Business	-0.140	0.214	0.557	0.572
New Business	0.297	0.191	-	-
Mobile Money	-0.079	0.316	0.110	0.393
Smartphone	0.038	0.182	0.495	0.547
Training	-0.329	0.185*	-	-
Intercept	2.477	1.245	7.297	2.361
Observations	79		85	
R-Squared	0.1481		0.2359	

***; **; * indicates values statistically significant at 1, 5, and 10%, respectively

Table 6: Agents Information on GBV

Variable Name	Baseline (%)	Endline	p-value
	N=90	N=88	
Would know where to go if they or anyone they knew faced GBV (% yes)	98.89	90.59	0.297
If yes, they would seek information from (multiple responses)			
...Internet	0.51	1.46	0.754
...Police/DOVVSU	24.24	29.13	0.795
...Health services/clinic	5.56	12.62	0.012
...Family/friends	21.72	13.59	0.012
...Local NGO	3.03	5.34	0.546
...Local leaders/chief	35.35	23.79	0.064
...Ministry of Gender	5.56	5.34	0.422
...Local mobile money agent	2.02	7.77	0.446
...Boame app/Orange Center	0	0	-
...Other	2.02	0.97	0.584
Aware of GBV hotline number (% yes)	20.00	87.06	0.442
Knows 055-1000-900 (% yes)	N/A	1.35	-
Has been approached by others for information on GBV (% yes)	N/A	35.29	-
If yes, what information was sought (%)			
Who to seek support from locally	N/A	63.33	-

Variable Name	Baseline (%)	Endline	p-value
A hotline number		10	-
Other		26.67	-
If yes, Level of confidence for sharing information on GBV (%)			
Very confident	N/A	66.67	-
Somewhat confident		33.33	-
Not confident at all		0	-
If was not approached for GBV information, level of confidence they would feel sharing information on GBV			
Very confident	N/A	80	-
Somewhat confident		20	-
Not confident at all		0	-

Table 7: Agents Program Experience Results

Variable Name	Percent
Average number of hours MoMo business was operated per day	9.3
Greatest successes as a WE GAIN/MOMO agent (Multiple responses)	
Earning my own money	28.06
Earning respect from my spouse/partner	16.21
Earning respect from the community	15.81
Earning respect from other family	14.23
Have started my own business	12.65
Have helped pay for children's education	10.28
Greatest challenges as a WE GAIN agent (Multiple responses)	
Liquidity/not having enough cash to meet customer demand	57.48
Network strength was bad	31.50
Not having enough customers	6.30
Too many household chores to balance with the business	2.36
Discomfort/difficult situations with customers	1.57
Too little partner/spousal involvement	0.79
Too much partner/spousal involvement	0.00
Lack of confidence to conduct transactions	0.00
Technology challenges using mobile phone	0.00
Most valued support received from WE GAIN project (Multiple responses)	
Given startup capital	19.13
GBV training	12.24
Support registering business	11.73
Support from staff at HKN/Rise/GDCA	11.73
Business skills training	11.48
Given digital literacy training	10.97
Trainings provided by MTN	10.20

Variable Name	Percent
Other	9.41
Support from other agents	6.38
Trainings provided by other providers like BBoxx or Micro insurance	6.12
Why this support was most valued (Multiple responses)	
I learned something new	30.59
I used these skills the most in my business	30.00
I felt proud of my ability to support others	22.94
Other	18.82
I felt supported by others	16.47
The least valued support received from WE GAIN project (Multiple responses)	
Other	74.12
Support registering business	3.70
Given start-up capital	0.00
Given digital literacy training	7.41
Trainings provided by MTN	14.81
Trainings provided by other providers like BBox or Micro insurance	33.33
GBV training	18.52
Business skills training	0.00
Support from other agents	14.81
Support from staff at HKN/Rise/GDCA	7.41
Why these support were least valued (Multiple responses)	
I did not learn anything new	18.75
I did not use or need to use these skills in my business	18.75
I did not feel supported by others to use/engage in the content	31.25
The training/content wasn't enough to feel confident in using it	31.25
Additional support/training needed to continue to grow mobile money business (Multiple responses)	
Other	36.47
MTN products and services	12.36
Other mobile money platforms (Vodafone, Glow, etc.)	10.81
Managing liquidity	15.83
Budgeting and recordkeeping	7.72
Avoiding fraud and scams	6.95
How to provide good customer service	6.18
How to market mobile money services	5.79
How to make transactions for other people	1.93
How to keep safe (keeping money safe, myself safe)	4.63
How to identify customers	6.56
How to talk about gender-based violence with others	4.25

Variable Name	Percent
Strategies for balancing mobile money business with other activities	3.47
How to collaborate/communicate with spouse and other decision makers regarding my mobile money business	3.09
MTN products and services	5.79
Micro insurance	2.32
Solar products	2.32
MOMO Services customers value most (Multiple responses)	
Cash-in, Cash-out transactions	61.19
Other	28.24
Teaching them on how to do mobile money transactions	12.69
Business skills information	5.97
Financial skills information	2.24
Solar products	0.00
Micro insurance products	2.24
How to access MTN loans	4.48
How to make a loan payment	4.48
Information on GBV	5.97
How to use Ledgerlink (GDCA only) or link to formal loans	0.75
Services provided through mobile money business that agent believes was most valued by customers	
Most needed from an agent	66.98
The services are not offered anywhere else except through me	22.64
It was a new product they had not used before	10.38
MOMO services customers least valued	
How to access MTN loans	20.00
How to make a loan payment	17.33
Information on GBV	17.33
Cash-in, Cash-out transactions	13.33
Micro insurance products	12.00
How to use Ledgerlink (GDCA only) or link to formal loans	6.67
Business skills information	4.00
Solar products	4.00
Teaching them on how to do mobile money transactions	2.67
Financial skills information	2.67
Reasons customers least value these services	
Other	48.24
Did not need to use them	42.11
Did not know how to use them	26.32
Did not know they existed	19.30

Variable Name	Percent
Did not have the money to use them	12.28
Partner/husband participated in WE GAIN meetings or trainings (% yes)	87.50
Perception of partner/husbands involvement	
Built his support for my business	32.63
Built my confidence in him to help me make decisions in the business	22.63
Built his support to help me with chores or caring for children/others at home	22.11
Helped to increase household harmony	21.58
I did not like anything about his involvement	1.05
Extent of concerns about sharing information on GBV with others	
I was very concerned	67.05
I was somewhat concerned	27.27
I was not concerned at all	5.68
Most concerned about sharing GBV information	
Sharing the correct information	48.42
Having a survivor's spouse or other family confront me about my involvement	22.11
Skepticism among community members about my role	18.95
That I would lose business	5.26
I did not have any concerns	5.26
Which additional support are needed to share GBV information with other community members	
More training	43.17
Stronger connection with local authorities/traditional leaders/Queen mothers	27.34
Stronger connection with GBV referral actors such as DOVVSU, DSW, Ghana Health Services	23.02
More support from my partner/spouse/family	6.47
I do not need additional support	0.00

Table 8: Coping Mechanisms Used to Run Business

	GDCA	HKN	RISE Ghana	Total
Worked more than normal	63%	54%	54%	58%
Pulled children out of school to help in the business	0%	0%	8%	3%
Pulled children out to help with chores	0%	0%	15%	5%
Argued with spouse	0%	0%	0%	0%
Struggled to balance the mobile money business with other businesses	33%	8%	19%	21%
Felt stressed/worried I could not keep up	23%	17%	4%	15%
Other	7%	0%	0%	3%
Did not experience any of the above	23%	46%	46%	38%

Client Tables

Table 9: Prospective Client Information

Variable Name	Baseline (%)	Endline (%)	p-value
	N=180	N=180	
% rural	62.22	58.33	0.092
% female	81.67	74.44	0.283
Average age (min/max)	34.666 (18/85)	36.07 (18/70)	0.855
Civil Status (%)			
Married/cohabiting (polygamous)	28.33	33.89	0.642
Married/cohabiting (monogamous)	49.45	46.67	0.874
Single/never married	12.22	10.56	0.854
Widowed/divorced	10.00	8.89	0.875
Highest level of education completed (%)			
No education	45.00	48.89	0.856
Primary	15.00	15.56	0.987
Secondary	31.11	22.78	0.854
University	1.67	7.78	0.546
Technical school or university	2	3.89	0.451
Other	2.22	1.11	0.765
Can read a text/SMS message (%)			
Yes, easily	41.11	36.11	0.654
Yes, but with difficulty	10.56	9.44	0.746
No	48.33	54.44	0.342

Table 10: Clients Information on Mobile Phone Ownership and Digital Financial Services

Variable Name	Baseline (%)	Endline	p-value
	N=180	N=180	
Households owning any mobile phones (% yes)	98.33	100	-
Client personally owns a smartphone (% yes)	34.46	37.22	0.431
Client personally owns a feature phone (% yes)	73.45	75.56	0.530
Knows where to go for information on digital financial services (% yes)	73.89	96.11	0.467
Where client seeks information on DFS (%)			
Mobile app	7.11	6.08	0.912
Internet	7.53	5.07	0.871
TV/radio/newspaper	12.13	7.09	0.654
Family/friends	34.31	15.88	0.362
Bank	0.84	3.72	0.215
Rural bank/microfinance institution	0.00	0.34	-
VSLA/susu/savings Group	4.18	5.41	0.864
Local mobile money agent	33.89	53.38	0.465

Variable Name	Baseline (%)	Endline	p-value
Other	0	3.04	-
Digital financial services clients are aware of			
Cash deposit	N/A	36.06	-
Cash withdrawal		37.32	-
Utility payments		20.75	-
Loan payments		3.98	-
Microinsurance/MicroEnsure Fearless		0.84	-
Other		1.05	-
Aware of mobile money agents working in community (% yes)	86.67	96.67	0.862
MOMOs company/companies the agents represent (%)			
MTN	70.14	72.81	0.913
Vodafone	22.17	20.18	0.925
Airtel/Tigo	6.79	3.07	0.712
Fidelity Bank Smart Agents	0.00	0.88	-
G-Money	0.00	0.00	-
Other	0.45	3.07	0.235
Someone from household transacted with other mobile money agents in the past 12 months	94.87	96.55	0.290
Personally transacted with these mobile money agents in the past 12 months (% yes)	87.18	91.33	0.74
Aware of any agents who consider themselves a WE GAIN agent (% yes)	N/A	98.27	-
In the past 12 months, you or someone in your household is serving as mobile money agent (% yes)	26.92	56.65	0.147
Services used that have been offered by the mobile money agent (%)			
Cash deposit	44.58	36.97	0.710
Cash withdrawal	48.19	39.50	0.821
Utility payment	1.20	21.01	0.404
Loan payment	4.82	0.84	0.145
Micro insurance/MicroEnsure Fearless	0	0.42	-
Other	1.20	1.26	0.710
Degree of satisfaction working with mobile money agent (%)			
Highly satisfied	19.05	94.90	0.001*
Somewhat satisfied	80.95	4.08	0.001*
Not satisfied	0	1.02	-
Preference as to whether mobile money agent is man or woman (%)			
Prefer a man	25.56	4.47	0.240
Prefer a woman	17.78	75.98	0.041*
No preference	56.67	19.55	0.513

Variable Name	Baseline (%)	Endline	p-value
Why this preference?			
Customer service/treatment by the agent	N/A	38.55	-
Availability of liquidity		7.82	-
Comfort engaging with person of their own sex/gender		0	-
Other		53.63	-
Level of agreement with following statements:			
I trust the mobile money agent to make accurate and fair transactions on my behalf.			
Highly agree	28.89	84.92	0.066
Somewhat agree	65.00	9.50	0.001*
Disagree	6.11	5.59	0.120
When transacting with the mobile money agent, I feel respected.			
Highly agree	4.44	95.53	0.001*
Somewhat agree	26.11	4.47	0.012*
Disagree	69.44	0	-
When transacting with the mobile money agent, I feel they are patient with my questions or concerns.			
Highly agree	5.56	93.85	0.002*
Somewhat agree	27.22	6.15	0.009*
Disagree	67.22	0	-
I understand my rights as a consumer and what I should expect from a mobile money agent.			
Highly agree	14.44	73.18	0.038*
Somewhat agree	38.33	13.41	0.012*
Disagree	47.22	13.41	0.031*
I feel confident I can identify a financial scam.			
Highly agree	32.22	55.87	0.180
Somewhat agree	25.56	17.31	0.214
Disagree	42.22	26.82	0.132
In the past 12 months, client deposited money into a MoMo account using a mobile device (% yes)	63.33	80.45	0.745
If yes, mobile device used to deposit money (%)			
My own device	64.04	68.28	0.963
My spouse's device	24.56	2.76	0.038*
A friend or family member's device	4.39	6.21	0.784
A mobile money (MoMo) agent's device	7.02	22.76	0.042*
How often client deposited money into a mobile money account (%)			
Weekly	7.03	20.14	0.071
Monthly	28.91	40.28	0.061
A few times during a year	49.22	29.17	0.123
Once	10.16	4.86	0.453
Other	4.69	5.56	0.987

Variable Name	Baseline (%)	Endline	p-value
Client sent money in the past 12 months to someone else using a mobile device (% yes)	76.11	82.68	0.265
If yes, mobile device used to send money (%)			
My own device	45.26	41.22	0.780
My spouse's device	50.36	2.03	0.001*
A friend or other family member's device	2.92	52.70	0.005*
A mobile money (MoMo) agent's device	1.46	4.05	0.863
How often client sent money through the use of a mobile device (%)			
Weekly	11.68	19.59	0.979
Monthly	18.98	35.81	0.052
A few times during the year	60.58	33.78	0.061
Once	5.84	4.73	0.521
Other	2.92	6.08	0.879
Client received money from someone else using a mobile device in the past 12 months (% yes)	92.70	95.27	0.514
If yes, mobile device used to receive money (%)			
My own device	11.68	80.85	0.004*
My spouse's device	18.98	6.38	0.014*
A friend or family member's device	60.58	5.67	0.001*
A mobile money (MoMo) agent's device	5.84	6.38	0.870
Other	2.92	0.71	0.254
If yes, how often client received money through the use of a mobile device (%)			
Weekly	11.02	25.35	0.312
Monthly	26.77	41.55	0.059
A few times during the year	59.06	24.65	0.001*
Once	0.79	2.82	0.546
Other	2.36	5.63	0.456
In the past 12 months, did client ever cash out/withdraw money from a mobile money account with the help of a mobile money agent or at a financial institution? (% yes)	92.70	90.50	0.716
If yes, how often client cashed out/withdrew money from a mobile money account			
Weekly	9.74	27.22	0.019*
Monthly	25.32	40.24	0.045*
A few times during the year	57.14	23.67	0.059
Once	3.25	2.96	0.891
Other	4.55	5.92	0.861
In past 12 months, did client ever face any of the following challenges when using mobile money (%)			
Agent did not have enough money to complete a cash-out transaction	27.71	26.47	0.973
Forgot my pin	6.93	6.42	0.454

Variable Name	Baseline (%)	Endline	p-value
Forgot how to do transaction	2.11	4.01	0.561
Feared I was being scammed by the agent	1.51	2.94	0.151
Feared I was being scammed by someone else	4.82	6.68	0.556
Feared I would make a mistake	1.20	4.01	0.542
Agent required that I complete one transaction in multiple transactions	0.60	2.67	0.730
Poor network connectivity	39.16	33.69	0.320
I was treated poorly by the agent	5.12	2.67	0.221
Other	4.52	0.53	0.090
Faced no challenges	6.33	9.89	0.183
How often did this happen?			
Always	N/A	2.81	-
Sometimes		67.42	-
Rarely		29.78	-
In the past 12 months, has client taken out a loan from a VSLA, village bank, mobile money agent, or any other formal financial provider for the business? (%)			
Yes, loan with a VSLA/savings group/susu group	37.78	48.04	0.125
Yes, loan with a village bank/MFI	1.67	1.12	0.875
Yes, loan with financial service provider	0	0	-
Yes, loan with mobile money agent	1.11	2.23	0.865
Yes, other	0	0	-
No	59.44	48.60	0.654
In the past 12 months, has client saved any money, either at home or with a VSLA, village bank, mobile money agent, or with a formal financial provider?			
Yes, savings with a VSLA/savings group/susu group	9.74	60.34	0.003*
Yes, savings with a village bank/MFI	25.32	2.23	0.016*
Yes, savings with financial service provider	57.14	0.56	0.001*
Yes, savings with mobile money agent	3.25	22.91	0.014*
Yes, other	4.55	0	-
No	0	13.97	-

Table 11: Clients Business Information

Variable Name	Baseline (%)	Endline	p-value
	N=180	N=180	
Client currently owns a business (% yes)	67.22	67.04	0.651
Type of business client owns or runs			
Restaurant/food service business	19.01	21.32	0.794
Grocery/petty trade	28.93	22.79	0.612
Agriculture/livestock	23.97	22.79	0.841
Sewing/tailoring	4.96	5.15	0.784

Variable Name	Baseline (%)	Endline	p-value
Hair/beauty shop	3.31	0	–
Paper/business supplies	0	0.74	–
Mobile money business	0	0.74	–
Other	19.83	26.47	0.685
In the past 12 months, has client started any new business or income generating activity? (% yes)	26.11	27.37	0.593
In the past 12 months, has client used new financial services for business? (% yes)	N/A	57.14	–
Household income (in the past year)			
Increased a lot	14.06	11.73	0.787
Increased somewhat	45.31	38.55	0.651
Stayed the same	17.19	19.55	0.871
Decreased somewhat	9.38	15.64	0.264
Decreased a lot	14.06	14.53	0.921
Why?			
New income generating activity	18.9	13.33	0.414
Improved agricultural methods	10	8.75	0.853
Improved farm investments	4.4	5.42	0.317
Improved access to financial services	6.7	7.08	0.421
Improved access to information	0	7.50	–
Access to mentoring opportunities or support from peers	4.4	0.83	0.335
Illness/exposure to different shocks such as Covid-19	4.4	2.08	0.701
Poor weather/climate conditions	8.9	4.58	0.320
Poor business environment/competition	20	11.25	0.015*
Loss of an income earner	5.7	3.75	0.510
Nothing has changed	0	14.58	–
Other	17.1	20.83	0.406
Who decides how household earnings will be used (%)			
Respondent	11.67	48.04	0.075
Husband/partner	55.56	6.70	0.005*
Respondent and Husband/partner Jointly	6.67	37.99	0.015*
Someone else	26.11	2.23	0.025*
Other	0	5.03	–

Table 12: Clients Information on GBV and Health

Variable Name	Baseline (%)	Endline	p-value
	N=180	N=180	
Knows where to go for information or support concerning physical, sexual, emotional, financial, or verbal violence (% yes)	90.00	90.63	0.303

Where client seeks information or support			
Internet	0.85	1.06	0.789
Police/DOVVSU	21.81	26.33	0.885
Health services/clinic	5.10	7.45	0.380
Family/friends	26.63	17.55	0.746
Local NGO	2.27	1.06	0.657
Local leaders/chief	34.84	31.91	0.281
Ministry of Gender	4.25	2.13	0.374
Local mobile money agent/WE GAIN Agent	2.55	9.31	0.466
Other	0.57	0.53	0.725
Did not/could not mention	1.13	2.66	0.827
% aware of hotline number to call for support for violence	14.44	29.05	0.532
Hotline number			
055-1000-900	-	1.92	-
Do not remember	-	3.85	-
VIAMO/MTN: 5100	-	3.85	-
DOVVSU HOTLINE: 0800111222	-	0	-
Vodafone	-	5.77	-
Other	-	84.62	-
Does household have a health insurance policy			
Yes, National Health Insurance Scheme	-	98.32	-
Yes, MicroEnsure Fearless Health	-	0	-
Yes, other	-	0	-
No	-	1.62	-
% who spoke to their spouse about family planning methods such as contraceptives, natural family planning, or sterilization	-	35.00	-
Where clients are most likely to seek information regarding family planning			
Local clinic	-	49.83	-
Hospital	-	24.58	-
Health Keeper	-	10.44	-
Mobile money agent	-	7.74	-
Family member	-	2.02	-
Friend	-	1.01	-
Other	-	4.38	-

MicroEnsure Interviews

Table 13: Interviews conducted with agents and a select number of clients regarding MicroEnsure

	HKN	GDCA	RISE
# of interviews (agents)	16	14	13

# of interviews (clients)	9	4	
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Table 14: Marketing of MicroEnsure Product

	HKN	RISE	GDCA
Group meetings & at the MoMo kiosk	75%	0%	82%
Group meetings	0%	38%	0%
MoMo transactions	0%	92%	27%
Community education	38%	15%	0%
Visiting people in the hospital	13%	0%	0%
Moving door to door	6%	0%	9%
Marketed to family	0%	8%	0%
Mobilized religious groups	0%	46%	0%
Radio	0%	0%	9%
Used existing customers to convince	0%	0%	9%

Annex 4: Life Histories

Patience and Vincent



Patience in picture with her husband (in smock), children and the Assemblyman of her community, Pwalugu in Talensi district

Patience is a 34 year-old WE GAIN agent from the Upper East Region of Ghana. She is married to Vincent, who is 45. They have two girls and a boy. Her younger brother also lives with them.

Each day Patience rises, bathes her children, prepares food, and takes her children to school. Given her business kiosk is near their home, she opens up her mobile money business but continues her household duties. Once those are done, she concentrates on running her businesses, which also include running a tractor and selling smoked fish. Vincent calls her a “super woman.” Her younger brother will often help her run the business while she cooks lunch. If she has church in the evening, she will attend church and then rest for the remainder of the day after she has prepared dinner. She typically runs her MoMo business between 8 a.m. and 5 p.m. Vincent also helps her with the business or chores at home, but otherwise goes to his work, where he is a water systems technician and a technician in a quarry.

Vincent also raises approximately 40 goats and cultivates onions, tomatoes, cabbage, rice, and maize.

Vincent shares that they had looked into running a MoMo business before RISE Ghana approached them. He wanted to register for a Merchant/Agent SIM. However, Patience shared that she had difficulty meeting the requirements to become an agent and resorted to only selling air time. Patience now runs the MTN business as her own and she controls her income, but *“what I do is to inform him about anything I want to embark on and he consents once he sees my money can meet such a venture. In cases my money is not enough, he adds to it”*. Despite their collaborative decisions, Patience does not yet feel her MoMo business is successful. *“How I wish the business was booming, but we are not there yet, thus I still have my big shop and a big fish smoking centre”*. The fish smoking business is seasonal and only provides income three months out of the year. This is one reason Patience likes her MoMo business, as it can provide income throughout the year.

Vincent sometimes helps Patience in the MoMo business, but *“he is not all that abreast with it so once he is managing the place, he calls me when the need arises”*. She would like Vincent to know everything about the MoMo business, especially the daily sales and the cash-out savings. He provided the chair for her kiosk and paid for the artisan who fixed her kiosk.

One of her greatest challenges has been providing cash to meet her client's cash-out demands. *"A client came to do a MoMo cash-out and she wanted GHS 3000, but I didn't have the cash so I rushed to a friend's MoMo agent to get the money. Upon my return, she complained about my delay but I was able to resolve it in the end. That was my bad experience".*

Patience's MoMo business accounts for approximately 40 percent of their household income, farming approximately 40 percent, and fish smoking 10 percent. She notes that, *"now I run to read a lot about the MoMo business. I always check my commission based on every transaction".* While Patience prefers transacting with women, her largest customer base is men (90 percent). *"Men come for large money transactions, but women come for small transactions."* While there is no significant problem transacting with men, she shares that, *"with my experience, men don't have time to listen to my training for them and they will give you excuses of the need to attend their farms but women have the patience to listen to you".* While women's transactions are smaller, she technically earns more. *"When you do small transactions, you get a lot of commission because an amount of GHS 1000 and above attracts the same charge as GHS 10. Agents take 40 percent and MTN takes the rest."* She feels women also prefer to transact with her. *"I noticed when I am the one managing the MoMo business more women come that day compared to when my brother is handling the business."* Vincent believes women prefer transacting with Patience because they *"are secretive."* But he admits that he has used a male agent to hide his transaction from his wife.

Both Patience and Vincent feel communication within their home has improved since the WE GAIN trainings. Vincent notes that, *"There is significant improvement in communication. I'm happy to help with domestic chores".* Patience agrees, *"In the past it wasn't as active as now. With the WE GAIN trainings, we now understand the need to talk together as partners and my husband now shares his secrets with me".* Vincent helps Patience with chores, bathes the children, and takes them to school and to the doctor when needed, since *"we receive faster care when I take them".* Patience also shares that before, her husband did not give full attention to women's issues. *"But for the WE GAIN project, and my husband participating in meetings, he's become a softer person. Getting another source of income for the household is a great change. The MoMo business constantly gives us an income in the household. We don't rely on people to borrow money. I used my first commission to buy a goat and am now raising it for my son."*

When asked about integration of GBV activities into the WE GAIN agent's role, Patience shared that she found this activity helpful as this has made it possible to talk to village chiefs and others about GBV as *"they are now abreast of the topics and I feel safe discussing them".* She would like a bigger platform to discuss GBV. Patience shared that: *"In one of my works in a neighboring community, one community leader was intimidated by the GBV information we were sharing and he was furious as he believed we were teaching women to disrespect the men. This turned into a fight among participants. In the end, the village chief settled everything and we continued with our education".*

Young girls especially come to her because *"they feel comfortable sharing their problems with me since they trust me and feel their information is safe with me".* Patience feels her husband is also comfortable since he is a community leader. *"He has gone through similar trainings like this in speaking to people on GBV. I can say his level of comfort is medium, because he does not know much about the issues of GBV."* But he has helped her talk to youth in the church about abstinence and sexual abuse. Vincent noted some challenges, explaining that he *"identifies as a male abuser".* He goes on: *"We faced initial problems and were seen as too knowing, but [we shared that we] have problems in our own marriage. We sometimes use religion as entry points to gain acceptance from the community. We use ourselves as examples. We can have conflict but don't have to fight. I was a wife beater and I have stopped. Just walk away when your wife is quarreling with you."*

Yamba and Yahaya



Yamba is a mother of a four-year-old son and is married to Yahaya, who is a teacher. Prior to WE GAIN, she was unemployed. When invited to become an agent, she and Yahaya decided that she would participate and see her MoMo business as a family business. She felt it could be a good source of income. While Yahaya does not directly help her in the business, he will sometimes step in and start the business when she has a lot of household chores to do. But he does support her with liquidity and gets cash for her when she is running low. He will also do MoMo transactions when she is not well. He shares that he helps with cooking, too. He also provided Yamba with the initial investment she needed to make to become an agent. Yahaya admits his own *“customer service relation has improved and people are*

happy with my service and they respect me a lot which makes me happy.”

Yamba is currently pregnant, anemic, and often not feeling well. The greatest challenges she faces are not having enough cash for cash-out transactions and *“illiteracy and the wrong perception of fraud and some customers forget their PIN codes”*. She shares that a *“community perception is that when a wife is empowered, she could be disrespectful of the husband. Education is really needed to change this perception”*.

Yamba estimates 60 percent of her total business income is from the MoMo business. The profit she has gained has helped to diversify her nutrition sources, such as eating rice sometimes and not always consuming tuo zaafi (a locally-prepared dish largely made by people in Northern Ghana that is made of maize). She has also been able to help cover school fees.

She feels the communication with Yahaya has improved since becoming a MoMo agent. *“In the past, I did nothing so my views were not considered.”* He agrees: *“Now everything has changed. Initially when she was not working, anytime I didn’t have money for housekeeping, then what happens are quarrels. Our love for each other has increased. She is now confident in everything she does due to the trainings she has received from the project. Our household has improved. Due to her good customer relationships, she has more customers. I like her confidence, the positive change in her character and now she knows how to do business.”*

When Yamba first started sharing information on GBV, there *“initially was no regard for women at all so there was resistance especially from men but this is gradually changing”*. She feels one of her greatest challenges in sharing information on GBV is that *“she is seen as a small girl talking about big things. Support from GDCA and other state actors will be helpful to prevent any backlash”*. To prevent backlash, she has started by talking to the family head and religious leaders to cascade this information to the community. She does not feel altogether supported by Yahaya on this issue. *“He is supportive but*

disagrees and sees women as the cause of violence. Always the woman is to be blamed.” But Yahaya shares that a “husband to one of my wife’s female clients confronted my wife about advice she gave the wife. It seems the woman in question gave wrong information to the husband on the kind of advice my wife gave her which is opposite of what my wife said. The lady in question complained about the inadequacy of the housekeeping money provided by the husband and my wife advised her to manage such funds due to the current hardship in the country. This wrong communication made the man furious and confronted my wife but we finally resolved the issue”.

Annex 5: Quantitative Endline Survey Instrument

SECTION A: Survey Information (Should be filled out prior to starting interview)

1a. Enumerator ID

2a. Enumerator Name

3a. Respondent ID

4a. Region

- Northern
- Upper East

5a. District

- Tolon
- Kumbungu
- Savalugu-Nanton
- Karaga Mion Bongo
- Kasena-Nankaga West
- Nabdam
- Talensi

6a. Village/Community Name

7a. Geography

- Urban (50,001+)
- Peri-urban (5001-50,000) Rural (Less than 5,000)

8a. GPS Coordinates

- household location
- latitude (x.y °) longitude (x.y °) altitude (m)
- accuracy (m)

9a. Which CSO does the Agent Represent?

- GDCA
- HKN
- RISE GHANA

SECTION B: Respondent Information

1b. What is Respondent Name?

2b. Respondent's Sex

- Female
- Male
- Other

3b. What is Respondent's Age

4b. What is respondent Civil status?

- Married - Monogamous
- Married - Polygamous
- Single/Never married
- Cohabiting - Monogamous
- Cohabiting - Polygamous
- Divorced/Separated
- Widowed

5b. What is the highest level of education you have completed?

- Primary
- Secondary
- Technical School
- University
- Technical University
- Professional training institutions
- Other (specify)

Other Specify

6b. If someone sent you an SMS/text message, could you read it?

- Yes, easily
- Yes, but with difficulty
- No, would require support from someone

SECTION C: Mobile Phone Ownership and Digital Financial Services

1c. Does your household own any mobile phones?

- Yes
- No

» Owns Phones

2c. If yes, how many smart phones does your household own?

3c. If yes, how many feature phones does your household own?

4c. Do you personally own a smart phone?

- Yes
- No

5c. Do you personally own a feature phone?

- Yes
- No

6c. Do you have access to data (internet data) through your phone?

- Yes
- No
- Don't Know

7c. Do you have any other devices in your household that provide you access to the internet, such as a tablet or computer?

- Yes computer
- Yes, tablet
- Yes, other
- No

SECTION D. Mobile Money

1d. If you needed more information about different digital financial services that are available to you, such as those offered through a mobile money agent, would you know where to go to get this information?

- Yes
- No

2d. If yes, Where do you seek this information from? (multiple response)

- Mobile App
- Internet
- Tv/ Radio/ Newspaper
- Family/ Friends
- Bank
- Rural Bank/Microfinance Institution
- VSLA/Susu/Savings Group
- Local Mobile Money Agent
- Other Specify

Other Specify

3d. What digital financial services are you aware of?

- Cash deposit
- Cash withdrawal
- Utility payments
- Loan payments
- Microinsurance/Microensure Fearless
- Other (specify)

Other (specify)

4d. Are you aware of any mobile money agent(s) operating in your community

- Yes
- No

» Running Momo

5d. If yes, what mobile network operator(s)/company or companies do they represent? (multiple responses)

- MTN
- Vodafone
- Airtel/Tigo
- Fidelity Bank Smart Agents
- G- Mobile
- Other (specify)

Other Specify

6d. If yes, are you aware of any agents who consider themselves a WE GAIN agent?

- Yes
- No

7d. If yes, has anyone from your household transacted with any of these mobile money agents in the past 12 months

- Yes
- No

8d. If yes, have you personally transacted with any of these mobile money agents in the past 12 months?

- Yes
- No

9d. If yes, are you or someone in your household serving as a mobile money agent?

- Yes
- No

10d. If yes, what services have you used offered by the mobile money agent?

- Cash deposit
- Cash withdrawal
- Utility payment
- Loan Payment
- Microinsurance/Microensure Fearless
- Other (specify)

Other Specify

11d. If yes, what is your degree of satisfaction working with this agent?

- Highly satisfied
- Somewhat satisfied
- Not Satisfied

12d. What preference do you have as to whether your mobile money agent is a man or woman?

- Prefer a man
- Prefer a woman
- No preference

13d. Why do you have this preference?

- Customer service/treatment by the agent
- Availability of liquidity
- Other (specify)

Other (specify)

14d. If yes, through whose mobile device did you receive money?

- My own personal device - mobile phone
- My own device - tablet provided by WE GAIN project
- My spouse device
- A friend or family member's device
- Another mobile money (MoMo) agent's device
- Other (specify) _____

15d. In the PAST 12 MONTHS, did you ever cash out/withdraw money from a mobile money account through a mobile money agent or financial institution? (Mark all that apply).

- Yes
- No

18d. In the past 12 months, did you use mobile money for anything else?

- Yes, to make a utility payment
- Yes, to make a loan payment
- Yes, to receive a domestic remittance
- Yes, to receive an international remittance
- Yes, to make a purchase from a merchant
- No
- Other specify

19d. In the past 12 months, did you ever face any of the following challenges when using mobile money for personal reasons, for example, when you made transactions for yourself or other members of your household (read answer options, check all that apply): *(multiple response)*

- Not have enough money to complete a cash-out transaction
- Forgot my pin
- Forgot how to do a transaction
- Feared I was being scammed by another agent
- Feared I was being scammed by someone else
- Agent required that I complete one transaction in multiple transactions
- Poor network connectivity
- I was treated poorly by another agent
- Faced no challenges
- other specify

20d. Are you a member of a savings group (VSLA, SILC, susu), SACCO, rural bank, or a microfinance institution? (check all that apply)

- Savings Group
- MFI
- Rural Bank
- SACCO
- None of the above

21d. In the PAST 12 MONTHS, have you taken out a loan from a VSLA, village bank, mobile money agent, or any other formal financial provider?

- Yes, loan with a VSLA/Savings Group/Susu Group
- Yes, loan with a village bank/MFI
- Yes, financial service provider

- Yes, mobile money agent
- Yes, other
- No

22d. In the PAST 12 MONTHS, have you saved any money, either at home or with a VSLA, village bank, mobile money agent, or with a formal financial provider?

- Yes, savings with a VSLA/Savings Group/Susu Group
- Yes, savings with a village bank/MFI
- Yes, savings with financial service provider
- Yes, savings with mobile money agent
- Yes, other
- No

23d. Have you ever made a mobile money transaction on behalf of a VSLA or its members?

- Yes
- No

24d. if yes, how often?

- Weekly
- Monthly
- A few times during the year
- Once

Do you highly agree, somewhat agree or disagree with the following statements?

14a. I trust the mobile money agent to make accurate and fair transactions on my behalf.

- Highly agree
- Somewhat agree
- Disagree

14b. When transacting with the mobile money agent, I feel respected.

- Highly agree
- Somewhat agree
- Disagree

14c. When transacting with this mobile money agent, I feel they are patient with my questions or concerns.

- Highly agree
- Somewhat agree
- Disagree

14d. I understand my rights as a consumer and what I should expect from a mobile money agent.

- Highly agree
- Somewhat agree
- Disagree

14e. I feel confident I can identify a financial scam.

- Highly agree
- Somewhat agree
- Disagree

15d. In the PAST 12 MONTHS, did you ever deposit money into a mobile money account using a mobile device, either using your own mobile device or through another person's mobile device?

- Yes
- No

16d. If yes, through whose mobile device did you deposit money?

- My own device
- My spouse's device
- A friend or family member's device
- A mobile money (MoMo) agent's device
- Other (specify)

Other Specify

17d. How often would you estimate you deposited money into a mobile money account?

- Weekly
- Monthly
- A few times during the year
- Once
- Other (specify)

Other Specify

18d. In the PAST 12 MONTHS, did you ever send money to someone else through the use of a mobile device, either using your own mobile device or through another person's mobile device?

- Yes
- No

» Money transactions

19d. If yes, through whose mobile device did you send money? (multiple response)

- My own device
- My spouse's device
- A friend or family member's device
- A mobile money (MoMo) agent's device
- Other (specify)

Other Specify

20d. How often would you estimate you sent money through the use of a mobile device?

- Weekly
- Monthly
- A few times during the year
- Once
- Other (specify)

Other Specify

21d. In the PAST 12 MONTHS, did you ever receive money from someone through the use of a mobile device, either using your own mobile device or through another person's mobile device?

- Yes
- No

22d. If yes, through whose mobile device did you receive money?

- My own device
- My spouse's device
- A friend or family member's device
- A mobile money (MoMo) agent's device
- Other (specify)

Other Specify

23d. If yes, how often would you estimate you received money through the use of a mobile device?

- Weekly
- Monthly
- A few times during the year
- Once
- Other (specify)

Other Specify

24d. In the PAST 12 MONTHS, did you ever cash out/withdraw money from a mobile money account from a mobile money agent or financial institution?

- Yes
- No

25d. If yes, how often would you estimate you cashed out/withdrew money from a mobile money account?

- Weekly
- Monthly
- A few times during the year
- Once
- Other (specify)

Other Specify

26d. In the PAST 12 MONTHS, did you ever cash out/withdraw money from a mobile money account with the help of a mobile money agent or at a financial institution?

- Yes
- No

27d. In the past 12 months, did you ever face any of the following challenges when using mobile money (read answer options, check all that apply)

- Agent did not have enough money to complete a cash-out transaction
- Forgot my pin
- Forgot how to do a transaction
- Feared I was being scammed by the agent
- Feared I was being scammed by someone else
- Feared I would make a mistake
- Agent required that I complete one transaction in multiple transactions
- Poor network connectivity
- I was treated poorly by the agent
- Other
- Faced no challenges

28d. If yes, how often did this happen?

- Always
- Sometimes
- Rarely

29d. In the PAST 12 MONTHS, have you taken out a loan from a VSLA, village bank, mobile money agent, or any other formal financial provider for your business?

- Yes, loan with a VSLA/Savings Group/Susu Group

- Yes, loan with a village bank/MFI
- Yes, financial service provider
- Yes, mobile money agent
- Yes, other
- No

30d. In the PAST 12 MONTHS, have you saved any money, either at home or with a VSLA, village bank, mobile money agent, or with a formal financial provider?

- Yes, savings with a VSLA/Savings Group/Susu Group
- Yes, savings with a village bank/MFI
- Yes, savings with financial service provider
- Yes, savings with mobile money agent
- Yes, other
- No

SECTION E: Business

1E. Do you currently own or run a business?

- Yes
- No

2E. What type of business do you own or run? (List all that apply)

- Restaurant/Food Service Business
- Grocery/Petty
- Trade
- Agriculture/Livestock
- Sewing/Tailoring
- Hair/Beauty Shop
- Paper/business supplies
- Mobile money business
- Other (specify)

Other Specify

3E. In the PAST 12 MONTHS, have you started any new business or income generating activity?

- Yes
- No

4E. In the PAST 12 MONTHS, have you used any new financial services for your business?

- Yes
- No

5E. In the past year, would you say your household income has increased a lot, increased somewhat, decreased somewhat, or decreased a lot?

- Increased a lot
- Increased somewhat
- Stayed the same
- Decreased somewhat
- Decreased a lot

6E. Why do you feel this way?

- New income generating activity
- Improved agricultural methods
- Improved farm investments
- Improved access to financial services
- Improved access to information
- Access to mentoring opportunities or support from peers
- Illness/exposure to different shocks such as Covid-19
- Poor weather/climate conditions
- Poor business environment/competition
- Loss of an income earner
- Nothing has changed
- Other Specify

Other Specify

7E. Who usually decides how your earnings will be used: you, your (husband/partner), or you and your (husband/partner) jointly? decisions about what financial services, such as savings or credit that your household will use?

- Respondent
- Husband/partner
- Respondent and Husband/Partner Jointly
- Someone else
- Other

Other Specify

SECTION F: Gender Based Violence

1F. If you or anyone you knew faced or experienced violence, whether this be physical, sexual, emotional, financial or verbal, would you know where to go for information or support?

- Yes
- No

2F. Where would you seek information or support from? Please mention all information or support services you'd consider.

- Internet
- Police/DOVVSU
- Health services/clinic
- Family/ Friends
- Local NGO
- Local leaders/chief
- Ministry of Gender
- Local Mobile Money Agent Did not/could not mention Other Specify

Other Specify

3F. Are you aware of a hotline number you can call for support if you or someone you know faces violence?

- Yes
- No

4F. What is the number?

- UNEPA: 055-1000-900
- VIAMO/MTN: 5100
- VODAPHONE: 321
- DOVVSU HOTLINE: 0800111222
- SOCIAL PROTECTION: 0800800800 or 0900900900
- Other (specify):

Other Specify

5F. Does your household have a health insurance policy with the National Health Insurance Scheme or some other health insurance policy for you or your family?

- Yes, NHIS
- Yes, Other
- No

6F. Have you ever spoken to your spouse about family planning methods such as contraceptives (like the pill, condoms, shots), natural family planning, or sterilization?

- Yes
- No

7F. Where would you most likely seek information regarding family planning methods? (multiple choice)

- Local clinic

- Hospital
- HealthKeeper
- Mobile Money Agent
- Family member
- Friend
- Other

Other specify