



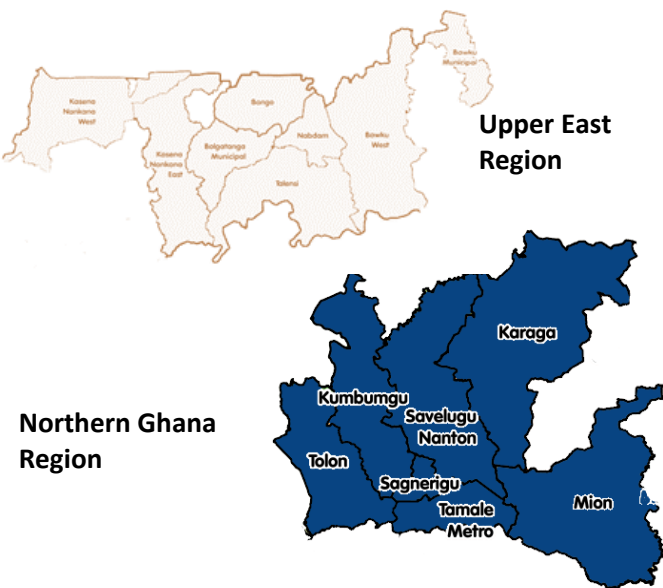
W A G E

Ghana

Final Evaluation Brief



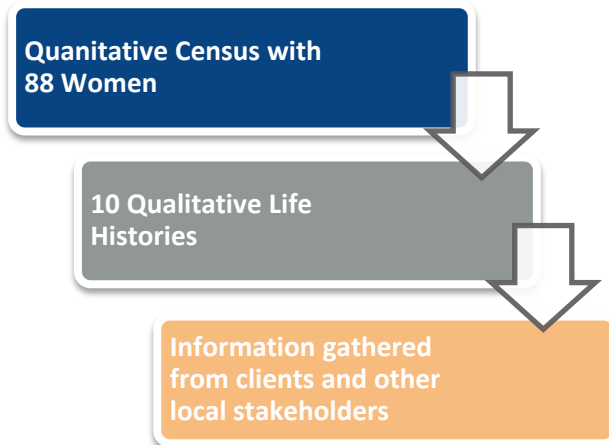
Initiative Overview



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 implemented 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, WE GAIN 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.

Methodology

This brief outlines the results from the project’s baseline assessment and endline evaluation. The endline evaluation utilized a mixed-methods approach. The research team conducted a quantitative census with 88 women entrepreneurs selected to serve as DFS+ 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.



Key Findings & Learnings

WE GAIN Agent Findings

Demographics

1

Agents are female, most are married or cohabitating, and fairly rural and literate

2

The agents mirror the clients and the communities they serve, except for literacy levels which are lower among clients

3

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

4

A great number of them feel resilient to a financial shock and would rely on Village Savings and Loans Associations (VSLA) to meet the cost of a financial shock

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

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

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

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 only for 6 months. There a large reduction in the lowest income range and a large jump in those reporting earning income in the highest income range

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/month by the end of the project against a 75% target. The missed target is explained by the time it took to get the mobile money businesses started and running before adding new products

Business Outcomes

Mobile Money and Financial Behaviors



Use of mobile money services increased among agents, with the most impact seen in the frequency of transitions 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 transactions whereas by end-line more agents were concerned about fraud and insufficient funds to complete a cash-out transaction for someone else.



More agents were part of the 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.

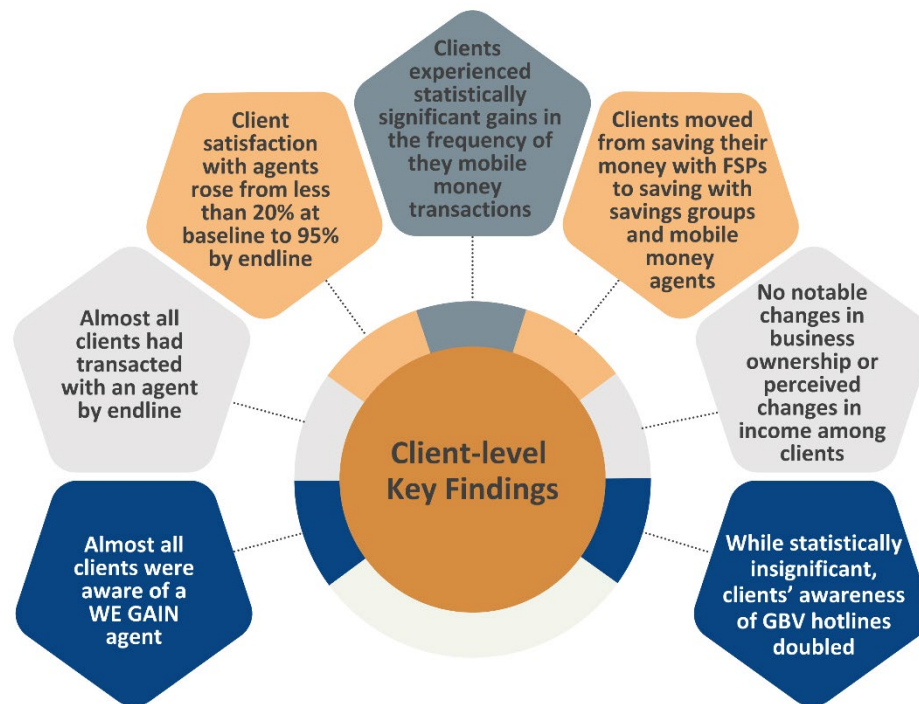
GBV Key Findings

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

Agent Experiences

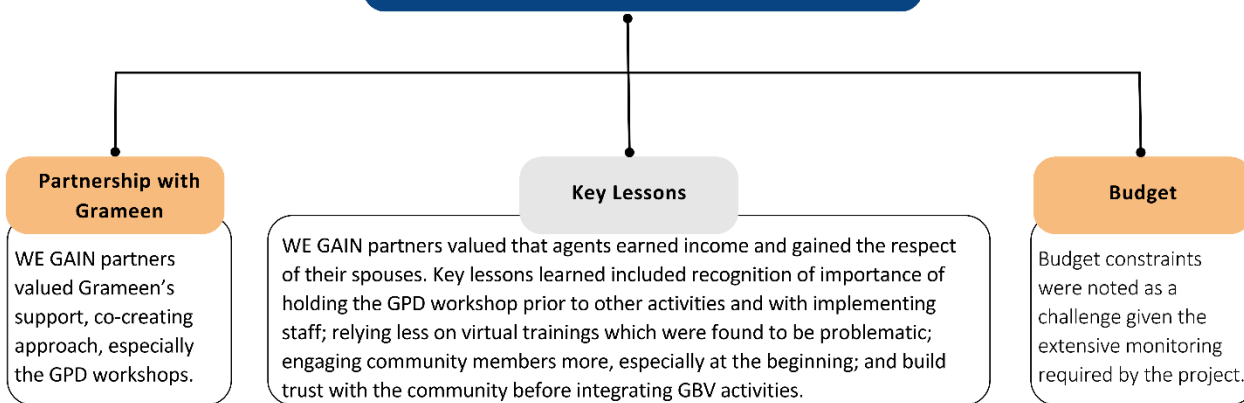
- Agents most valued the new opportunity to earn money and the respect they felt from their family members as a result of becoming a mobile money agent. Their spouses appreciated the increased income for the household. The greatest challenges continued to be liquidity and poor networks reducing agents' 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



Key Findings from Interviews with Key Implementing Partners and Local Stakeholders

Interviews with WE GAIN Partners



Interviews with MTN

- 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.
- 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.

Interview with Local Stakeholders

- Local community stakeholders see potential in the WE GAIN model, especially for youth.
- Community leaders worry about unintended consequences some agents face once they earn their own income and spouses stop contributing financially as well as backlash for sharing information on GBV.
- Community leaders would like to become more involved in future and similar endeavors so they are in a stronger position to support activities.
- Other stakeholders equally voiced appreciation. For those working on GBV, they saw an increase in women seeking help which they attribute to agents' efforts.



Recommendations

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.

Build a portfolio of products and services that complement mobile money businesses to generate independent sources of income.

Investigate reasons for agents under-reporting that they own businesses.

Promote, develop, and support partnerships between CSOs and private sector entities, such as MTN, Bboxx and MicroEnsure.