

- FINAL EVALUATION REPORT -

ANNEX 3-

IMPACT EVALUATION OF THE “GREEN EMPLOYMENT AND ENTERPRISE OPPORTUNITIES PROJECT”

Contract T05-EUTF-SAH-GH-02

FOR
THE EUROPEAN UNION,
REPRESENTED BY THE
EUROPEAN COMMISSION



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ABBREVIATIONS

ATE	Average Treatment Effect
C4ED	Center for Evaluation and Development
CfW	Cash for Work
CIE	Counterfactual Impact Evaluation
DAC	Development Assistance Committee
EQ	Evaluation Question
EU	European Union
EUTF	European Union Emergency Trust Fund for Africa
FGD	Focus Group Discussions
FSP	Financial Service Provider
FTE	Full-Time Equivalent
GHA	Ghana
GHS	Ghanaian Cedi
GrEEen	Green Employment and Enterprise Opportunities Project
IDI	In-depth Interviews
IDP	Internally Displaced Person
IGA	Income generating activity
IPWRA	Inverse Probability Weighted Regression Adjustment
IR	Inception Report
KII	Key Informant Interviews
MFI	Microfinance Institutions
MMDA	Metropolitan, Municipal and District Assemblies
MSME	Micro, Small and Medium-size Enterprise
M&E	Monitoring and Evaluation
NGO	Non-governmental organisation
OLS	Ordinary Least Squares
OYE	Opportunities for Youth Employment
PP	Percentage Points
RCT	Randomised Control Trial
SNV	Netherlands Development Organisation
TVET	Technical and Vocational Education and Training
UNCDF	United Nations Capital Development Fund

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UVSLA Urban Village Savings and Loans Associations
WASH Water, Hygiene and Sanitation

EXECUTIVE SUMMARY

Introduction

From 2022 to 2024, the Center for Evaluation and Development conducted an impact evaluation of the Green Employment and Enterprise Opportunities Project (T05-EUTF-SAH-GH-02) in Ghana, implemented by the United Nations Capital Development Fund (UNCDF) and the Netherlands Development Organisation (SNV). The GrEEEn project was designed to stimulate job creation and entrepreneurship through environmentally sustainable practices in Ghana. Targeting key groups such as youth, women, and returnees, the project is structured around three core components: Cash for Work (CfW), Opportunities for Youth Employment (OYE), and support for Micro, Small, and Medium Enterprises (MSME). The project aimed to address unemployment and underemployment by integrating these components, particularly in vulnerable populations, while promoting green economic growth. UNCDF implemented the CfW component, while SNV implemented the OYE and MSME components.

The evaluation of the GrEEEn Project was conducted using a mixed-methods approach, ensuring a comprehensive analysis of its impact. Quantitative survey data were collected from beneficiaries from across the three components. Quantitative analysis of the CfW and the OYE components were based on (quasi-)experimental approaches employing a control group to identify the causal impact of the project components. For the MSME component, the quantitative findings are based on a before-and-after comparison for project beneficiaries. Qualitative findings were obtained through in-depth interviews, focus group discussions, and key informant interviews. Guided by the Development Assistance Committee criteria established by the Organisation for Economic Co-operation and Development, the evaluation assessed the project's impact on employment, skills development, income, financial inclusion, and resilience.

Findings

Evaluation results show that the SNV-implemented OYE and MSME components mostly overachieved their targets, whereas the UNCDF-implemented CfW component may have some underachievement (Finding 1, related to Evaluation Question/EQ 0, investigating if project activities been provided to beneficiaries as planned). OYE exceeded its original goal of training 5,000 beneficiaries, reaching 6,212. The target of benefiting 3,500 entrepreneurs through mentorship was also surpassed, with 4,553 participants. The MSME component met or exceeded its key goals by setting up 10 regional business hubs as planned and incubating or accelerating 125 MSMEs, surpassing the planned target of 100. Project data for the CfW component is incomplete, but data reported by UNCDF showed that out of the 2,750 planned short-term jobs that were supposed to be created engaging three cohorts, only 1,140 were created via the first two cohorts, which may indicate underachievement.

Evaluation results on the impact of the different project components show that the CfW and OYE components did not significantly change beneficiaries' perceptions of employability (Finding 2, EQ 1, contribution to employment, job creation, and skills). Still, qualitative findings show that the transfer of skills was successful and reportedly benefitted beneficiaries of

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OYE and MSME (Finding 3, EQ 1). Explanations may be that CfW was not designed to increase employability long-term and that the OYE wage-employment track was found to be of limited utility (Finding 4, EQ 1).

With regard to actual employment, survey findings show a positive impact on (self-) employment for CfW participants (Finding 5, EQ 1). Beneficiaries were more likely to have worked at least one month in the past year compared to non-beneficiaries, which, combined with their increased likelihood of being self-employed in a stable job, suggests a positive trend toward more consistent and long-term employment outcomes. The OYE component, on the other hand, showed a limited impact on key employment outcomes, as none of the employment indicators changed significantly (Finding 6, EQ 1). Possible explanations are elaborated below under relevance. On the other hand, the MSME component proved to be successful, not only by improving business performance (Finding 34, EQ 7, meeting the needs of MSMEs), but also by enhancing job creation and decent employment conditions (Finding 35, EQ 7).

Both the CfW and OYE components of the GrEEn project significantly promoted financial inclusion among beneficiaries by altering financial behaviors regarding saving money and owning bank accounts (Finding 9, EQ 2, change in resilience and livelihoods for beneficiaries). Yet, both components did not significantly affect the share of beneficiaries with successful loan applications (Finding 10, EQ 2). In this regard, OYE and CfW may want to emulate activities of the MSME component, which managed to increase loan applications significantly (Finding 32, EQ 7).

Qualitative results of the project can explain some of the challenges and lack of impacts of different components. Findings show that the OYE and MSME components responded well to the needs and challenges for self-employment, showing high satisfaction levels in general and specifically for financial literacy and green technology (Findings 30, 31, EQ 5, inclusion and promotion of vulnerable groups). They also show that OYE was less relevant for wage-employment due to a lack of job local opportunities, limited mobility of beneficiaries, competition with skilled labourers from urban areas as well as lack of sector/job-specific trainings provided to qualify beneficiaries for jobs in urban areas. (Findings 4, 7, EQ 1). Findings also indicate a persistent need for funding opportunities for business start-up/incubation that could not be fully covered by the project (Finding 7, EQ 1).

Evaluation results on the efficiency of the project describe (potential) barriers and drivers as well as achievements in efficient project implementation (Finding 16, EQ 3, project efficiency). Findings show that challenges in cooperation between UNCDF and SNV temporarily led to delays in implementing project activities and sub-optimal referral mechanisms (Finding 16, EQ 3). Still, despite occasional delays, project activities could be implemented within the overall timeframe of the project (Finding 15, EQ 3).

According to quantitative data, the project did not have a negative effect on migration (Finding 18, EQ 4, other intended and unintended outcomes), with the CfW component having no significant effect on migration intentions, and the OYE component increasing migration intentions and desires among beneficiaries. Qualitative interviews with OYE and MSME beneficiaries further substantiated that migration is not an isolated phenomenon that can be traced back to

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one root cause (Finding 19, EQ 4). The effects included both changed intentions to stay and changed intentions to leave (Finding 20, EQ 4).

Qualitative findings further depict how the project adhered to established standards and steps to ensure gender sensitivity throughout the project cycle, concluding that the project can be considered good practice for implementing a gender-sensitive approach (Finding 23, EQ 5). Findings also indicated some gender-transformative project effects (Finding 24, EQ 5), as well as persevering barriers related to deeply rooted gender norms that the project could not mitigate (Finding 25, EQ 5). Qualitative findings also showed that, compared to the measures undertaken to include women, much less effort went into tailoring the OYE and MSME components to the differentiated needs and interests of youth and returnees (Findings 27, 29, EQ 5).

Conclusions

Relevance

The evaluation findings highlight that the **skills acquired from training generally aligned with beneficiary capacities, and the existing demands of the local job market for self-employment**, but not for wage employment opportunities. While the project's decision to operate in rural areas adequately targeted populations in need of employment and likely to migrate, the **limited market viability** in those areas may have resulted in the program being less effective to facilitate long term employment. The mismatch between rural beneficiaries' employment needs and local market viability was especially evident for the project's wage employment track as job opportunities were limited in the project's rural catchment areas. This also provided limited opportunities for (potential) trainees to acquire specialized technical skills through internships which were planned to complement the more **general skills provided through the project's training modules**. (**Conclusion 1**) Additionally, the project demonstrated a strong commitment to **gender-sensitive approaches** and can be considered **good practice in this regard**. However, there is potential to push further toward a **more gender-transformative approach**, by addressing deeply entrenched gender norms and expanding gender equity efforts (**Conclusion 2**). Furthermore, **project planning and implementation could have been better tailored to the differentiated needs of returnees and beneficiaries of different ages**, highlighting the necessity for more inclusive strategies that take into account the varied backgrounds of participants (**Conclusion 3**).

Effectiveness

The project **largely achieved its key targets across most components**, especially within the OYE and MSME initiatives, where several of the planned outcomes were exceeded. This reflects the project's **effectiveness in meeting its objectives**, though some variability in results was observed across different components (**Conclusion 4**).

Efficiency

There is strong evidence that **better utilization of synergies and intensified collaboration between the two implementing agencies, UNCDF and SNV, could have enhanced the project's effectiveness without requiring additional resources**. Closer coordination could have potentially led to more integrated and streamlined implementation efforts (**Conclusion 5**).

Impact

The **impact of the project on employability and access to employment was mixed** across

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different components. While the MSME component demonstrated significant success in job creation and decent employment outcomes, the CfW and OYE components had varied results, with CfW showing better short-term self-employment outcomes (**Conclusion 6**). Regarding **income and access to finance**, the project had **mixed impacts**, promoting financial inclusion through savings and bank account ownership, but facing challenges in improving income stability and facilitating loan access (**Conclusion 7**).

The evaluation also found that the project **did not have significant negative effects on migration intentions**, which could be attributed to its limited focus on long-term economic empowerment. Migration decisions are multifaceted and influenced by a complex web of drivers, which the project did not fully address (**Conclusion 8**). Lastly, **different barriers for women, returnees, and young people were identified**. While the project addressed some of these barriers, the **differentiated outcomes by age and gender suggest that additional, tailored interventions** are needed to better address these specific challenges (**Conclusion 9**).

Recommendations

Recommendation 1: Conduct rigorous market assessments during project planning to ensure that project activities are tailored to identified needs and demands within the local context of the project catchment area.

Recommendation 2: Strengthen and diversify support mechanisms for micro, small and medium enterprises to access funding.

Recommendation 3: Transfer and apply standard-operating procedures used to ensure gender-sensitivity of the project to other vulnerable groups such as returnees and young people to better tailor project activities to their needs.

Recommendation 4: Utilise synergies and improve integration of project components that are led by different implementers.

Recommendation 5: Link economic empowerment activities more strongly to local market development and activities that combat other key drivers for migration to potentially increase and generate evidence for the project's effect on irregular migration.

Lessons learnt

1. **Combining transitional aid with long-term development:** Linking Cash for Work with business development and vocational training may create lasting economic benefits and greater engagement in long-term training.
2. **Relevance of employment interventions:** Self-employment projects may be more effective in rural areas with few job opportunities. Early context-specific market assessments can improve project relevance and prevent costly adjustments.
3. **Access to finance:** Multiple funding options (e.g., microfinance, grants, savings groups) may be needed to meet diverse beneficiary needs. Sole reliance on loans can be insufficient and grants, while reliable, can be unrealistic or create dependency.
4. **Green technology integration:** Including circular economy and resource efficiency modules in vocational training can be an easy and effective way to promote environmentally friendly attitudes and practices.

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5. **Migration impact realism:** It is unlikely that economic projects or project components alone can significantly alter migration decisions due to the complex, multifactorial nature of migration. Realistic expectations and comprehensive research on migration drivers are essential for effective policymaking.
6. **Acknowledging and managing trade-offs between project objectives:** Identifying these trade-offs and prioritizing objectives and approaches can help in developing and justifying project design choices and managing expectations about project outcomes.

1. INTRODUCTION

The Center for Evaluation and Development (C4ED) is a non-profit research centre aimed at improving development effectiveness through Counterfactual Impact Evaluation (CIE), statistical analysis, research, and support to evidence-based policymaking. C4ED has been contracted by the European Union Emergency Trust Fund for Africa (EUTF) to evaluate activities offered under the *Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn)* project (T05-EUTF-SAH-GH-02), including a Cash for Work (CfW) component, Opportunities for Youth Employment (OYE) and a component for Micro, Small and Medium-size Enterprises (MSMEs). The project was implemented in Ghana by the United Nations Capital Development Fund (UNCDF) and the Netherlands Development Organisation (SNV). UNCDF was responsible for CfW while SNV oversees the OYE and MSMEs components.

1.1. THE INTERVENTION

The GrEEn project is a joint action from the EUTF, the Kingdom of the Netherlands Embassy in Ghana, UNCDF, and SNV, which was implemented between 2019 and 2024. Financed by a total contribution of EUR 20,600,000 from EUTF, SNV and UNCDF, the GrEEn project used a combination of performance-based grants, access to finance, technical assistance and skills development to promote green and circular economies. The project aligns with the EUTF's overall objective of addressing the root causes of irregular migration and displaced persons in Africa, specifically, its first strategic objective of creating greater economic and employment opportunities. The joint action focuses on creating climate-resilient communities, addressing skills gaps, and increasing access to finance for returnees, youth, and women. Additionally, it supports job creation and self-employment opportunities by incubating and financing MSMEs, thereby creating decent and sustainable jobs.

To achieve this, following the project intervention logic depicted in Annex 5.1, the project concentrates on the following four key results, according to the project funding proposal:

- Result 1 – Stimulation of local economies and the creation of short-term job opportunities through CfW.
- Result 2 – Improving the employability and entrepreneurship capabilities of youth, women, and returnees in sectors of economic opportunities, for the benefit of green and climate-resilient local economies.
- Result 3 – Increasing the access and usage of financial services, leveraging remittances and digital solutions, adapted to the needs of the CfW beneficiaries and local communities and MSMEs.
- Result 4 – Supporting business development and expansion of MSMEs offering decent and sustainable jobs to youth, women and returnees, while contributing to green and climate-resilient local economies.

The project is implemented by UNCDF and SNV under separate but interlinked project components:

UNCDF component. Under Result 1, UNCDF implements climate-resilient infrastructure projects through CfW activities, targeting 4,000 women, youth, and returnees through procurement

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from local MSMEs. CfW projects may consist of, for example, the construction of local climate-resilient infrastructure, rehabilitation of ecosystems, or other public works. After being selected for participation, project beneficiaries worked on the project sites for three months. Simultaneously, under Result 2, CfW beneficiaries receive skills development training. This is provided by UNCDF through its partner SOS Children's Village the Netherlands. CfW beneficiaries also benefit from access to finance and financial literacy training under Result 3 of the GrEEEn project. This result area is realised through Financial Service Providers (FSPs) and financial technology (fintech) companies contracted under the project. The project component was implemented in multiple cohorts with work placements in 2021 and 2022.

SNV component for individuals. The OYE component was implemented by SNV under Result 2, targeting 5,000 women, youth, and returnees. The beneficiaries receive in-depth training on technical, entrepreneurship and employability skills. Participation in the OYE component spanned two weeks to six months, including awareness-raising, application screening, and a five-day basic training. Participants then followed either a two-week advanced employability training with a two-month internship (i) or a two to three months entrepreneurship training, culminating in job placement or self-employment creation (ii). The trainings provided are designed to improve capabilities in sectors with economic opportunities, particularly in green and climate-resilient local economies. Participants receive coaching and training aimed at improving their skills to secure employment or start their own businesses. Trainings are tailored to specific sectors like Agriculture, Renewable Energy, and Water, Sanitation, and Hygiene (WASH). The focus is on sustainable practices and resource efficiency. This component was also implemented in multiple cohorts during the project duration.

SNV component for MSMEs. SNV was also responsible for Result 4, which primarily supports the establishment and/or growth of at least 100 MSMEs with the potential to green their business models in sectors such as agriculture, energy and Water, Sanitation and Hygiene through incubation or acceleration services to create decent and sustainable jobs. Incubation and acceleration services include business advisory services, technical assistance, and market development support. Incubation services strengthen MSMEs for viable commercialisation and revenue generation, while acceleration services support investment readiness and business expansion.

The GrEEEn project supported a range of interventions designed to stimulate employment and business development through environmentally sustainable practices. The **OYE component** provided technical, entrepreneurship, and financial management training to youth, women, and returnees, focusing on sectors such as agriculture, renewable energy, and water sanitation and hygiene (WASH). The trainings included a mix of **technical skills** (e.g., green technology practices), **soft skills** (e.g., communication and negotiation), and **financial literacy** to better equip beneficiaries for the job market or self-employment. In addition, the project offered **incubation and acceleration services** to **MSMEs** in sectors such as agriculture, green tech, and WASH, with 100 MSMEs receiving tailored business development support. This included needs assessments, business growth roadmaps, and assistance with access to markets and finance. MSMEs were encouraged to adopt **green climate solutions**, including practices like recycling and organic farming, to align with the project's environmental objectives. The intervention also focused on improving **financial access** for MSMEs through loan application support, savings

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groups, and increasing financial literacy, leading to measurable improvements in business performance and job creation.

Throughout the project planning and implementation **coordination and consultation** with relevant **government entities** including the Ministry of Local Government, Decentralization and Rural Development as well as the Ministry of Business Development, the Ministry of Labour, Youth Employment Agency, the Ministry of Environment, Science, Technology and Innovation, the Ministry of Communication and Digitalization, the Ministry of Gender and Social Protection and the Diaspora Affairs Office of the President. Exchange and collaboration at sub-national level was pursued via Regional Economic Planning Officers and focal persons at the Business Advisory Centres. Consultation, alignment and cooperation with other **International Organisations and NGOs** included the International Organisation for Migration, the United Nations Development Programme, the United Nations Environment Programme, Deutsche Gesellschaft für Internationale Zusammenarbeit, and the International Labor Organisation. The project also engaged with a wide range of stakeholders from the **private sector** including umbrella organisations, associations and cooperatives (such as the Association of Ghana Industries, National Entrepreneurship and Innovation Plan, the National Board for Small Scale Industries, Venture Capital Trust Fund, Wangara Venture Capital, MasterCard Foundation, Inclusive Business Sweden, Investment Climate Reform facility) **academia** (such as KNUST, University of Ghana, Kwadaso College) and **civil society** (such as youth, women and returnee associations and organisations, local NGOs). Both project implementers used a range of (for- and non-profit) non-governmental **sub-contractors** to support the implementation of project activities.

1.2. DESCRIPTION OF THE EVALUATION

The evaluation's primary objective is to assess the impact of the GrEEn project on its beneficiaries in Ghana. Specifically, it aims to evaluate the effectiveness of the three project components, CfW, OYE, and MSME. This involves measuring the outcomes in terms of employment, skills development, income levels, financial inclusion, and resilience to economic shocks. The evaluation aligns with European Union (EU) evaluation standards by focusing on learning and accountability. It seeks to provide insights into the successes and areas for improvement of the GrEEn project, thereby informing future interventions and ensuring that funds are used effectively to achieve desired outcomes. This adherence to EU standards ensures that the evaluation process is transparent, systematic, and conducive to both accountability and the enhancement of project quality. This report presents the findings of an R1-level evaluation, which is part of a coordinated evaluation contract commissioned by the EUTF.¹ The results from the R1 evaluations will feed into the broader R2 portfolio-level evaluation, which encompasses the entire

¹ The evaluation framework is structured into four main levels. At the R1 level, nine projects from the entire EUTF portfolio are evaluated using (quasi-)experimental methods.

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EUTF portfolio and is conducted using a mixed-methods approach.² The purpose of these evaluations is to rigorously assess the impact of specific interventions, such as the GrEEen project, on targeted outcomes like employment, income, and resilience. The evaluation of the GrEEen project covers all four results areas of the GrEEen project and encompasses all geographic areas where the GrEEen project has been implemented, namely in the Ashanti and Western regions of Ghana.

Stakeholder participation was a central aspect of the evaluation approach, with beneficiaries, implementing partners and relevant authorities actively engaged throughout the process. Annex 5.7 provides a list of stakeholders consulted throughout the evaluation. Their diverse perspectives and insights enrich the evaluation findings and enhance their credibility and relevance. For the EU, the results of this evaluation illustrate how an EU-funded project contributed to EUTF's strategic objectives and hence informs on its efficiency. It is also relevant in terms of accountability as it provides transparency on the use of public funds. For the implementing partner, the insights generated through this evaluation are useful in terms of capacity building and promotion of good practices. Finally, for beneficiaries, this evaluation demonstrates to what extent the project supported them and how future interventions should look to be most efficient.

The detailed evaluation matrix, outlining the evaluation questions, criteria, and indicators, can be found in Annex 5.5. A comprehensive map showing the geographic areas where the project was implemented and evaluation activities subsequently conducted is available in Annex 5.6. Annexes 5.7 and 5.8 include the lists of individuals and documents reviewed and consulted during the evaluation.

1.3. METHODOLOGY

The evaluation of the GrEEen project employs a mixed-methods approach, integrating both quantitative and qualitative primary and secondary data to provide a comprehensive assessment of the project's impact. The mixed-methods approach, which is explained in more detail in Annex 5.2.1, is particularly suited to the complex nature of development interventions like the GrEEen project. By combining quantitative rigour with qualitative depth, the evaluation ensures a holistic assessment. This integration supports triangulation, where findings from different methods are cross-verified to enhance validity and reliability.

The evaluation is guided by the OECD DAC criteria relevance (measured through primary qualitative data), effectiveness (measured through secondary project monitoring data), efficiency (measured through secondary project data and primary qualitative data), and impact (measured through primary quantitative and qualitative data).

The primary focus of the evaluation is to quantitatively assess the impact of the GrEEen project. The quantitative component involves the use of Randomised Controlled Trials (RCT) and panel

² R3 (communication and visibility) focuses on disseminating the results and insights from the evaluations through various communication channels, and R4 is dedicated to building the capacity of stakeholders through annual training sessions.

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data analysis. The RCT, explained in more detail in Annex 5.9.2, is applied to the CfW component to measure causal effects by comparing outcomes between treatment and control groups. This method allows for a high level of confidence in attributing observed changes to the project interventions. The OYE component was evaluated using a quasi-experimental approach called Inverse-Probability Weighted Regression Adjustment (IPWRA). This approach involves giving more weight to individuals who are less likely to receive the treatment to balance the groups being compared, ensuring that differences in outcomes are not due to pre-existing differences between the groups. This method helps to produce more accurate and unbiased results when determining the impact of the treatment. Annex 5.9.3 provides further details on the RCT and IPWRA and their implementation in the context of this evaluation.

For the MSME components, longitudinal data analysis was employed. This involves collecting data from the same participants at multiple points in time (baseline and endline) to track changes in key indicators such as employment status, income, and business performance. This longitudinal approach helps in understanding the dynamics of change and the sustainability of project impacts.

Structured questionnaires were administered to CfW, OYE, and MSME beneficiaries as well as individuals from the control group constructed within the RCT. The CfW sample, described in detail in Annex 5.3, consists of 2,392 individuals (1,018 treated individuals and 1,374 respondents from the control group). For the OYE component, 332 beneficiaries were interviewed at the endline; the quantitative MSME sample consists of 77 MSME respondents interviewed at baseline as well as endline. Annex 5.2.2 provides further details on the quantitative sampling procedure. The surveys collected employment, income, skills acquisition, financial inclusion, and resilience data. Quantitative data were collected through face-to-face interviews using structured questionnaires programmed into tablets for Computer-Assisted Personal Interviewing (CAPI).

The sampling strategy ensured representation across different demographic groups, including youth and women, enabling a comprehensive analysis of the project's effectiveness in promoting employment, skills development, and financial inclusion. Detailed demographic and socio-economic characteristics of the sample are provided in Annex 5.3, offering deeper insights into the baseline conditions and diversity of the beneficiaries.

Enumerators were thoroughly trained and supervised to maintain consistency and reliability in data collection. The quantitative data were analysed using statistical techniques to compare outcomes between treatment and control groups (for RCTs) and to measure changes over time (for longitudinal data). Regression analysis and significance testing were used to determine the impact of the project interventions.

Qualitative methods complement the quantitative data by providing deeper insights into the experiences and perceptions of OYE and MSME beneficiaries, implementers, sub-contractors and other stakeholders such as employers and finance institutions³. In-depth interviews (IDIs),

³ A comprehensive depiction of qualitative respondent categories can be found in Annex 5.2.2. A list of key informants interviewed can be found in Annex 5.7.

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focus group discussions (FGDs), and key informant interviews (KIIs) were conducted with project participants, implementing partners, and other relevant actors. This qualitative data helps to explain the 'why' and 'how' behind the quantitative findings, offering a more nuanced understanding of the project's relevance, efficiency and impact. IDIs and FGDs with beneficiaries provided insights into their experiences and perspectives on the project's impact. KIIs with project staff and local partners offered additional context and implementation details.

Qualitative data collection involved semi-structured interviews and focus groups, allowing for flexibility in probing and exploring participants' responses. All interviews were audio-recorded, transcribed, and translated as necessary to ensure accuracy and completeness. The qualitative data were analysed thematically, identifying key patterns and insights related to the project's impact. Coding and analysis were conducted using software tools to manage and interpret large volumes of textual data systematically.

Triangulation is a critical aspect of the evaluation, involving the comparison of findings from different data sources and methods. This process helps to validate results, identify inconsistencies, and provide a more robust understanding of the project's impact. By combining quantitative measures with qualitative insights, the evaluation offers a comprehensive picture of how the GrEEen project has influenced its beneficiaries and stakeholders.

It is important to note that the initially planned evaluation of efficiency could not be fully implemented due to the unavailability of specific cost data required for a detailed analysis. This limitation, as outlined in Chapter 1.4, meant that the intended quantitative cost-effectiveness analysis, which would have followed methodologies suggested by J-PAL (Dhaliwal et al., 2013), was not feasible.

In response to this challenge, an alternative approach was adopted. The evaluation team conducted a qualitative analysis of project efficiency by reviewing implementation reports and analysing qualitative data collected through interviews. This approach allowed for an assessment of project outputs and higher-level results in relation to the inputs, albeit without quantifying the transformation of financial costs into benefits. Findings from this qualitative analysis still provide valuable insights, lessons learned and tentative conclusions that contribute to the overall understanding of the project's performance and offers a foundation for further exploration.

1.4. LIMITATIONS OR WEAKNESSES

Methodological limitations for measuring efficiency: As specific costs incurred for implementing the activities under evaluation were unavailable to C4ED, it could not undertake the analysis following the planned methodology, as suggested by J-PAL (Dhaliwal et al., 2013). Instead, C4ED qualitatively analysed project outputs and higher-level results concerning its inputs by reviewing implementation reports and analysing primary qualitative data. As efficiency was not considered during the design of the qualitative data collection, and as not all project documentation was available (see also limitation below) the findings are not comprehensive but provide insights and tentative conclusions that may be further explored.

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Limitations in scope for measuring relevance: EQs related to relevance were assessed mainly through primary data collection and analysis, supplemented by a review of project planning documents and available progress reports. No other data sources (such as e.g. individual training manuals) were analysed.

Stakeholder Analysis: C4ED conducted a rapid stakeholder assessment through a review of available project planning documentation during the inception phase, which was further refined and updated through interviews with implementing partners prior qualitative data collection and a review of project reporting documents during data analysis and reporting. While conducting and documenting a more comprehensive stakeholder mapping (including e.g. mapping via Ladder of Participation framework) may have provided further context and help further breakdown stakeholders for recommendations, we believe the level of stakeholder analysis was sufficient to identify key program stakeholders, mobilize and triangulate views among a diverse range of research participants, answer evaluation questions, and provide actionable and useful recommendations.

Selection Bias: Randomisation is a robust method for eliminating bias. To ensure the robustness of the approach, community facilitators and returnees were excluded from the evaluation of the CfW component due to their non-random selection into the intervention component. Thus, the evaluation results cannot provide any insights into these specific groups. More details on the implementation of the RCT are provided in Annex 5.9.2.

Sensitivity to matching variables: For the OYE component, as detailed in Annex 5.9.3, a matching approach was used. The results can be sensitive to the variables chosen to assess the similarity between the observations. C4ED automated and optimised the selection of the matching variables to reduce the subjectivity of this task. In addition, C4ED tested numerous combinations of matching variables and the results confirm that the findings are robust to the specification of the propensity scores. However, it is important to note that matching can only be conducted based on observable characteristics. There may be other unobservable factors that exist and cannot be measured or included as variables, which could also influence the results.

Attrition: The evaluation faced issues with sample size and attrition, particularly for the MSME component. Some MSMEs were untraceable or refused to participate in follow-up surveys, leading to a smaller sample size that may limit the generalizability of the findings. To keep sample attrition at a minimum, the evaluation team employed tracking mechanisms and engaged with local partners to reach out to untraceable participants. This helped to some extent in minimising the loss of sample members. More details on how data were collected and respondents were traced are provided in 5.2.2.

External validity: The findings may not be fully generalisable to all contexts within Ghana or to other countries with different socio-economic conditions. External factors such as economic downturns, political instability, or local socio-cultural dynamics may have influenced the outcomes observed. These contextual factors are difficult to control for and can confound the effects attributed to the project interventions.

Potential longer-term effects: Data were collected one to two years after respondents participated in the respective project component. As the evaluation primarily focuses on short- to

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medium-term impacts, the long-term effects of the interventions could not be fully captured within the evaluation timeframe.

Complexity of effects on outcomes: Some variables, such as informal support systems or local market conditions, were not measured but could have influenced the outcomes. It is also important to mention the inherent complexities of measuring the project's attribution to changes in migration behaviour when the evaluated project components tackle only one of several root causes that contribute to irregular migration. Accordingly, while the evaluation did not find that the different project components negatively affected migration, it is still possible that the intervention contributed or will contribute to attitudinal and behavioural changes towards migration. Further research is needed on the potentially convergent, long-term effects of the actions taken by the diverse range of EU member states to provide comprehensive evidence for future policymaking in migration management.

Measurement errors in quantitative indicators: Quantitative indicators from the survey are self-reported and may be prone to measurement errors, especially for income-related indicators and the number of hours worked, as respondents might find it difficult to provide accurate counts during the interview setting. Enumerators were trained to stress the importance of truthful responses and to minimize biases. Additionally, cross-verification methods and multiple data points were used to validate self-reported data wherever possible.

Limitations to assess the impact of the MSME component: The evaluation faced limitations in assessing the impact where no CIE method was used. Without a control group or a quasi-experimental design, it is challenging to attribute observed changes directly to the project interventions. As a result, the outcomes from the MSME component, which relied on before-and-after comparisons, cannot establish causal relationships. Instead, these findings only reflect changes over time, and external factors influencing these outcomes cannot be ruled out.

Limitations of applied qualitative research: Applied qualitative research operates within practical time and budget constraints, which make it often unfeasible to achieve data saturation for every indicator and respondent. Similarly, full triangulation cannot always be performed due to the open-ended nature of questions and the inductive, complementary insights they generate, unlike the 'accumulative' approach in quantitative research. However, by maintaining transparency about data sources and clearly distinguishing between conclusive and indicative findings, as done in this report, adherence to best practices is ensured.

Data availability and documentation: The evaluation faced some challenges related to the availability of key documentation and detailed information on certain aspects of the intervention. Additionally, important implementation reports from SNV were missing, which hindered a more comprehensive qualitative assessment, particularly regarding the efficiency and effectiveness of project components. Furthermore, for the CfW component, incomplete implementation data was limiting. As a result, findings related to the efficiency of the CfW should be considered indicative. These gaps in documentation inevitably constrained the depth of the analysis in certain areas.

2. COUNTRY AND SECTOR BACKGROUND

2.1. CONTEXTUAL BACKGROUND

Ghana is located on the west coast of Sub-Saharan Africa, home to around 31.5 million people (World Bank 2024a). Ghana is often seen as an economic success story, experiencing strong economic growth and poverty reduction over the past 20 years. Extreme poverty was halved from 1991 to 2012 (Honori & de Silva, 2016). However, economic growth and poverty reduction have slowed in recent years. The economy grew by 6.2% in 2018 and 6.5% in 2019, down from 8.1% in 2017, and growth is only expected to recover to its potential of 5% by 2026 (AfDB, 2023; World Bank, 2024b). The country also faces persistent macroeconomic challenges, such as high inflation rates, unsustainable public finances, and high unemployment rates.

Despite steady growth in the past two decades, unemployment and underemployment remain rife, particularly among the youth and women. Youth aged 15 to 24 are much less likely to find employment than older adults, and the youth unemployment rate has consistently increased over a decade, from 9.5% in 2008 to 13.7% in 2018 (Ackah et al., 2020). According to the ILO (2024), by 2018, 0.2 million people aged 15 to 24 were unemployed). Even among those employed, most work as self-employed individuals in the low-productivity subsistence agriculture or services sector, where jobs are generally more tenuous and of a poorer quality (Honori & de Silva, 2016). This means that, aside from unemployment, underemployment is also a major challenge facing the youth.

Given Ghana's demographic structure, youth unemployment and underemployment are relevant issues. 57% of Ghana's population is younger than 25 years, and 19% of the population is between 15 and 24 (United Nations, Department of Economic and Social Affairs, Population Division, 2024). It has been estimated that 300,000 new jobs must be created every year to fully absorb youth newly entering the labour market (Honori & de Silva, 2016). Without addressing the causes of youth unemployment and creating new jobs, Ghana's youthful population faces weak labour market prospects.

There are various reasons why youth unemployment and underemployment are so prevalent in Ghana. One large reason is a lack of education among the younger population. In 2015, it was reported that 40% of youth had no education, while only 3.8% had obtained tertiary education qualifications (Ghana Statistical Service, 2016). Educated youth also lack relevant skills, with industry experts reporting that the skills youth are trained with are not those demanded by the private sector (Dadzie et al., 2020). Additionally, there are gendered aspects to the causes of youth unemployment too. Young women are particularly vulnerable to unemployment and underemployment and lack entrepreneurial opportunities. This is because of unique economic and cultural challenges, such as lacking property rights and startup capital and facing cultural discrimination and stereotyping (Dadzie et al., 2020).

In response to the challenges of (youth) unemployment and underemployment, the government has invested heavily in developing skills through investment in technical and vocational train-

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ing (TVET) courses (including addressing the skills mismatch issue), youth apprenticeship programmes, and support for MSMEs. However, some key shortcomings of the TVET sector have been noted, including a lack of monitoring and evaluation (M&E), and impact measurement (Dadzie et al., 2020). Therefore, providing TVET and apprenticeships for youth, particularly combined with M&E, and impact measurement features, appears to be a fruitful avenue for addressing the problem of youth unemployment and underemployment.

2.2. THE EU IN GHANA

The EU has long been active in Ghana, particularly through support to projects related to governance and education, water and energy, and human rights and security. However, the EU has also invested in supporting the creation of human capital and employment opportunities within the country to address youth unemployment and underemployment. In this regard, the EU, through its Joint Programming document for Ghana over 2021 to 2027, aims to support the priority areas identified by the Government of Ghana in its own Long-Term National Development Plan (2018-2057) and the Medium-Term National Development Agenda (2018-2021).

A core focus of EU support to the Long-term National Development Plan and Medium-Term National Development Agenda is to generate green jobs for growth, focusing on creating decent jobs in sustainable economic sectors and supporting the private sector to become greener and more digitised overall. Contributing to this focus is the joint action between the German Cooperation in Ghana and the EU, aiming to empower Ghanaian youth through fostering their human capital, promoting regular migration through information exchanges, and strengthening the employment service at all levels of government (Kwaku, 2023). Building on their support for skills training in Ghana, the EU, alongside the German Federal Ministry of Economic Cooperation and Development has pledged €6m to support TVET institutions through the EU-Ghana Pact for Skills programme (GIZ, 2023). The programme has the goal of improving education and securing jobs for the youth.

These programmes illustrate the EU's dedication to vocational training and supporting employment opportunities for the youth in Ghana. The focus and goals of these programmes share similarities with the GrEEn project, which is the subject of this evaluation. These similarities showcase the relevance of the evaluation findings for overall EU activities in the region.

3. FINDINGS

3.1. EQ 0. HAVE GREEN PROJECT ACTIVITIES BEEN PROVIDED TO BENEFICIARIES AS PLANNED?

3.1.1. Have overall project targets been achieved as planned? (0a.1.GHA, 0b.1.GHA)

Monitoring data reported by implementers suggests that the SNV implemented **OYE and MSME components mostly overachieved their targets** whereas the UNCDF implemented **CfW component may have some underachievement** (finding 1). According to SNV staff, OYE surpassed its original target of 5,000, ultimately training 6,214 beneficiaries on basic life and business skills. The target of 3,500 OYE entrepreneurs who have demonstrably benefited

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from longer-term mentorship was also overachieved with the component reaching 4,553 beneficiaries. While the target for “job placement” was formally almost achieved (4950 planned vs. 4,553 achieved) SNV staff clarified that, long-term job placements beyond the project were limited due to the lack of industries in rural communities, which resulted in a re-orientation and apparent redefinition of “job placement” to (short term) technical internships which became integral parts of the trainings (Indicators 0.2.2). No data has been made available by SNV regarding actual and long-term job placement beyond the trainings. Challenges found in implementing the wage-employment track are further elaborated in section 3.2). The project also met or exceeded its targets for the MSME component by establishing 10 regional business hubs as planned (Indicator 0.3.1) and incubating or accelerating 125 MSMEs, surpassing the planned target of 100 (Indicator 0.3.2).

For the CfW component, UNCDF staff reported that, out of the 2,750 planned short-term jobs that were supposed to be created engaging three cohorts, only 1,140 were created via the first two cohorts. While this may indicate potential underachievement, CfW data is incomplete so evaluation findings are at best indicative and would have to be further substantiated.

3.2. EQ 1. TO WHAT EXTENT DID *THE GREEN* PROJECT CONTRIBUTE TO EMPLOYMENT, JOB CREATION, AND SKILLS?

3.2.1. What effects do the trainings and additional activities within the project have on enhanced skills (1.1.GHA.a.) and employability of individual beneficiaries (1.1.GHA.b.)?

Quantitative data shows that the **CfW and OYE components did not significantly change perceived employability** (Finding 2, as visualised in Figure 4 and Figure 5 in Appendix 5.4.2). For both components, results show a lack of change in perceived employability (indicator 1.2.1). CfW also did not significantly affect skills development (indicator 1.2.2)⁴. The absence of impacts on the skills measurement is probably because CfW activities aim at providing its beneficiaries with an income rather than specific skills. This is supported by the project’s Mid-Term evaluation which finds that CfW mainly promoted unskilled labour (DevLearn, 2021). Regarding the lack of impact on the perception of being more employable, C4ED considers three potential factors closely linked to barriers to employment:

- The overall lack of local job opportunities in the project’s catchment area, as well as the unavailability of funds to incubate businesses. This is supported by qualitative findings (see Findings 4 and 7).
- Beneficiaries do not perceive the experience acquired during the project as relevant to finding a job or opening a business in the future. This is supported by both qualitative findings for OYE wage-employment (see Finding 4) and mid-term evaluation results for CfW job placement activities, but not by qualitative findings for self-employment.

⁴ The skills development score is constructed using responses to questions that assess participants' knowledge of a range of competencies, including problem-solving techniques, time management strategies, business acumen, communication skills, and professional development. The skills development was only measured for the CfW component and NOT for the OYE component.

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- Project activities aimed to promote wage employment make beneficiaries more aware of the lack of local job opportunities compared to the control group.

Qualitative findings for OYE and MSME activities, on the other hand, find that **transfer of skills was not only the focus but also the main benefit of OYE and MSME** (Finding 3) which beneficiaries reported to have gained (indicator 1.1.3). and that almost all interviewed beneficiaries (most of them self-employed) were satisfied with the training content and found the trainings relevant (indicator 1.1.2) Financial management skills trainings were deemed particularly useful and effective by implementers and beneficiaries. Many beneficiaries also recounted having improved soft skills related to communication, including public speaking, negotiation, customer service and communicating with authorities (indicator 1.2.2). Training reportedly also had a positive effect on the self-perception of beneficiaries, especially women (indicators 1.2.2, 5.5.4). Many interviewed female beneficiaries reported that trainings made them less “shy”, more “confident”, and “bold”. SNV staff further explained how project activities (e.g. going through different business “pitches” and facilitating engagement with different stakeholders) helped beneficiaries to become more confident. Several key informants and a few beneficiaries also underlined that the project challenged beneficiaries to increase their ingenuity and innovative thinking, and to increase their perseverance to succeed with their business.

This said, qualitative interviews show that the **OYE wage-employment /job placement path** turned out to be of **limited utility** (Finding 4, indicators 1.1.3, 1.4.1). Beneficiaries and implementers complained about the lack of local job opportunities in the project area. Some implementing staff reported that job profiles required specialised technical skills which could not be covered by the training which promoted general skills. Findings also suggest that the few local existing employers seemed to mostly rely on unskilled (day) labourers who did not require any TVET. (indicator 1.3.6).⁵

It is also worth to note that the independent Mid-Term Evaluation flagged the common concern among key informants about the wide range in **educational levels among trainees** ⁶ leading OYE training modules to be criticised for being inaccessible to cohorts with low literacy levels (especially in rural districts) and being too simplistic for individuals with higher levels of education. This issue seems to have been resolved with the end of the Covid-19 pandemic when remote training was replaced by in-person training delivered in the 10 rural MMDAs that were originally targeted by the project. Our survey data shows that 93% of training participants did not exceed secondary school education, and qualitative interviews with beneficiaries found that training content was easy to understand and to apply (see also finding 30, section 3.7.1).

⁵ Findings on local demand for unskilled day-labour are indicative and based on the statements of one local employer as well as observations of the local researchers who struggled to identify regular employees (not contracted as day-labourers) for the qualitative data collection.

⁶ Mid-Term evaluation data shows that around a quarter of participants having proceeded no further than primary or junior high, while around a third had university degrees (DevLearn, 2021).

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3.2.2. What effects do the training and additional activities within the GrEEen project have on the (self-) employment of individual beneficiaries? (1.1.GHA.c.)

Survey findings show a **positive impact on (self-) employment for CfW participants** (Finding 5). As presented in Figure 4 in Appendix 5.4.3, results show that beneficiaries are almost 18 percentage points (pp) more likely to have worked at least one month in the past year compared to non-beneficiaries (indicator 1.3.1) and 22% more likely to be self-employed (indicator 1.3.3), an impact mainly triggered by males opening new income-generating activities (IGAs). This result is surprising considering that CfW was designed to promote only short-term employment. Further (qualitative) research would be required to explain the result.

Quantitative evaluation results, as displayed in Figure 7 in Appendix 5.4.3, also show that the **OYE component had a limited impact on key employment outcomes**, as none of the employment indicators (Finding 6, indicators 1.3.1 to 1.3.3) are significantly changed. The average treatment effects for various employment indicators demonstrate small, insignificant differences between the treated and control groups across the overall sample.

The lack of a detectable impact for OYE beneficiaries may have many reasons (indicators 1.3.5, 1.3.6, 1.4.1), as explained in the sections above and below. Acquired technical and soft skills, while valuable, may not immediately translate into measurable employment outcomes within the short timeframe of the evaluation. Soft skills, while crucial for long-term success, might not lead to immediate employment outcomes. Also, while beneficiaries profited from improved financial literacy and entrepreneurship skills, lack of funding reportedly limited their options for business incubation or acceleration, lack of locally available job opportunities and fierce competition for more remote, urban job opportunities limited their options for wage employment.

3.2.3. To what extent do the skills attained from training and additional activities match the demands from the job market in the regions where the GrEEen project took place? (1.2.GHA.)

Both project implementers and beneficiaries encountered several **barriers towards employment, not all of which could be addressed by the project** (Finding 7, indicators 1.3.6, 1.4.1). Most interviewed beneficiaries identified **lack of funding** as the main barrier to business incubation and acceleration. This reportedly hindered some beneficiaries from applying the skills they had acquired via the project. As SNV and implementing staff elaborated, access to funding could only partially be mitigated by the project as it tried to facilitate connections and referrals to third-party providers, and it also directly provided funds through business grant competitions, albeit for a minority of beneficiaries (see also findings section 5.4.3). Still, these **activities seemed to have limited effects on access to funding** according to the survey results both for the OYE and MSME components.

As the project targeted **rural areas, lack of job opportunities** and **access to markets** reportedly became barriers for both wage- and self-employment. The biggest challenge for beneficiaries interested or enrolled in the OYE employment track, according to SNV and implementing staff, centred around the lack of job opportunities available in the project catchment areas. **Limited mobility, lack of qualifications** and **competition with skilled labourers from urban areas** further increased beneficiaries' barriers to the job market. SNV project documentation

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further underlined the need to work in metropolitan areas to respond flexibly to market demands and opportunities outside of the 10 MMDAs targeted by the project (SNV, 2021) and the independent Mid-Term evaluation flags that project catchment areas were chosen for their relevance to migration, rather than their viability for green enterprise development (DevLearn, 2021).

In addition, some implementing staff reported that job profiles demanded in nearby urban areas required **specialised technical skills which could not be covered by the training** which only promoted general skills. Indeed, a review of the Trainer Guides for OYE Basic Training, Advanced Employability Training, and Advanced Entrepreneurship Training (SNV, 2021) confirmed that skills taught were not sector specific.⁷ The Mid-Term evaluation also found that some beneficiaries lamented the emphasis on soft skills and generic business development services that were not adequately tailored to the specific technical requirements of green businesses. The evaluation concluded that little of the project priority sectors (agriculture, renewable energy and WASH) translated into service delivery under R2 (DevLearn, 2021). While our interviews with beneficiaries and key informants at the end of the project indicate that some sector-specific trainings were (eventually) provided by sub-contracted training institutes, it does not seem that the project considered comprehensive or systematic sector-specific trainings during its design or implementation.

According to key informants, SNV was **not able to adequately mitigate** the lack of job opportunities and instead focused more on fostering self-employment for both the OYE and MSME components. The rural and remote nature of certain areas also posed challenges for self-employed beneficiaries in accessing relevant markets. However, this challenge did not seem to apply to all beneficiaries and SNV's efforts to link businesses through activities such as job fairs, business-to-business coaching and other networking events reportedly reduced this barrier.

While the project also helped many beneficiaries overcome their **lack of confidence, pro-activity and innovation**, several SNV staff also stressed that this **remained a challenge** for some beneficiaries. A few SNV staff perceived this challenge to be more prevalent among women and youth. **Lack of family support** reportedly was a challenge for some women, and the project made efforts to **mitigate** this issue (indicator 5.5.4).

Key informants mentioned further barriers towards decent employment that **could not be addressed** by the GrEEen project. These included **worsening macro-economic developments**, as well as **illegal mining** (galamsey). Several key informants from the Western Region underlined that hazardous and illegal galamsey activities presented lucrative immediate income generation opportunities for youth and women, with which it was hard for the project to compete. Macro-economic developments, including high inflation and increasing interest rates, also reportedly affected the project and its beneficiaries.

⁷ While OYE's push-match-pull model still envisions trainees to acquire sector-specific skills during the "match" phase through e.g. internships (SNV, 2020), lack of sector-specific theoretical training and certification, as well as the reported limited ability to place training graduates in internships reduced trainees' opportunities to acquire sector-specific technical skills.

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Appendix 5.9.4 summarises the most prominent external barriers to decent employment that were flagged during the qualitative interviews, as well as the level of responsiveness⁸ of the SNV project components.

3.3. EQ2. TO WHAT EXTENT DID EUTF INTERVENTIONS CHANGE RESILIENCE AND LIVELIHOODS FOR BENEFICIARIES?

3.3.1. What effects do the training and additional activities have on livelihood, in terms of household income? (2.1.GHA.a.)

Quantitative findings, as visualised in Appendix 5.4.5, **show some negative effects on household income** (Finding 8). **CfW and OYE beneficiaries** experience **increased income variability** (26 pp and 14 pp, respectively; indicator 2.1.1) and **decreased profits** (indicator 2.1.2). These results might be due to CfW's focus on promoting short-term employment. On the other hand, OYE's focus on promoting self-employment and beneficiaries still being in the phase of consolidation of their income-generating activities (IGA). Specifically, while beneficiaries were participating in the project, self-employed individuals in the control group had time to consolidate their IGA and stabilise their income. Hence, among the beneficiaries, it is more likely to have individuals at the head of unprofitable businesses that will not survive in the longer term and others still in the phase of consolidation. The OYE project component also **negatively and significantly affected the total employment income** (indicator 2.1.2). Qualitative findings show that those who reported no increase in income/profit often cited insufficient funds to apply their new skills and start a business (see Finding 7, indicator 2.1.4).

3.3.2. What effects do the training and additional activities have on livelihood, in terms of credit access? (2.1.GHA.b.)

Both the **CfW and OYE components** of the GrEEn project significantly promoted financial inclusion among beneficiaries **by altering financial behaviours regarding saving money and owning bank accounts** (Finding 9). However, the magnitudes of these impacts varied between the two components. Survey findings show that both components encouraged beneficiaries to save money regularly (indicator 2.2.1). The CfW component increased the likelihood of saving money at least monthly by 23 pp (Figure 11 in Appendix 5.4.6), while the OYE component showed a 5-pp increase (Figure 12 in Appendix 5.4.6). The likelihood of owning a bank account increased among CfW beneficiaries by approximately 100 pp and 18 pp among OYE participants compared to the control group (indicator 2.2.3), highlighting the project's success in promoting the use of formal banking services. CfW beneficiaries showed a 53 pp, OYE participants a 9-pp increase in the use of mobile money services (indicator 2.2.6) compared to the control group, indicating a shift towards digital financial tools.

Qualitative findings support the positive effect on OYE and MSME beneficiaries' savings behaviour and utilisation of bank accounts. Many interviewed beneficiaries reported saving more

⁸ As explained further in this section, the level of responsiveness was assessed qualitatively by reviewing the project design and considering to what extent the barrier still existed for beneficiaries after they had participated in the project.

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money thanks to the increase in income attributed to the project. They also mentioned that this change in their behaviour was due to improved financial management skills and learning the added value of saving money at the bank (indicators 2.2.8, 2.2.9).

Yet, both components did **not significantly affect the share of beneficiaries with successful loan applications** (Finding 10, indicator 2.2.2). Qualitative findings also offer further explanations predominantly **linked to the demand side, which showed negative attitudes towards (institutional) loans** (Finding 11, indicators 2.2.7, 6.2.5). Different respondents showed preferences for different creditors. Accordingly, the sources for funding to which the project reportedly contributed varied and included family members and friends, banks and savings associations. While several respondents affirmed that the training gave them the necessary skills to apply for loans, the vast majority of respondents reportedly still decided against applying.

Reasons for this behaviour could mainly be found in beneficiaries' attitude towards loans as well as their perceived necessity. Some respondents underlined that they earned enough money and/or had no need for loans. Others stressed their general aversion to loans and their intention to never apply for them. In those cases, feelings of discomfort and anxiety were often linked to fears of not being able to pay back what was owed. The negative attitude towards loans seemed to be stronger among female respondents. Key informants also identified some barriers on the supply side, particularly for institutional FSPs, such as the lack of bank accounts, lack of capital investment or collateral (indicator 6.2.4). However, the beneficiaries interviewed did not mention these barriers.

3.3.3. What effects do the training and additional activities have on livelihood, in terms of resilience to shocks? (2.1.GHA.c.)

Quantitative findings show **mixed results on resilience indicators for CfW and OYE beneficiaries** (Finding 12, Appendix 5.4.7). The **OYE component did not significantly affect any of the indicators related to resilience**, indicating that the project component was not able to have discernible effects on resilience for beneficiaries. **CfW beneficiaries** on the other hand have **diversified income sources**, indicated by an increased number of jobs held (indicator 2.3.1, almost 10 pp increase) and **perceive** themselves to be **more capable of recovering from shocks** (indicator 2.3.2, 21 pp increase), indicating that the project component has helped them develop coping mechanisms and resilience skills. Nevertheless, **CfW beneficiaries do not perceive** themselves as **significantly more resilient** than non-beneficiaries. This discrepancy may indicate that while specific aspects of resilience (like shock recovery) have improved, broader factors influencing overall resilience, such as long-term economic stability and social support systems, may still need to be addressed comprehensively.

Several **OYE and MSME beneficiaries who were qualitatively interviewed**, on the other hand, **did perceive improvements in their resilience towards shocks** (Finding 13), according to their own individual measurements and perceptions (indicator 6.10).⁹ Many respondents mentioned that **(increased) savings**, which reportedly could have been accumulated thanks to

⁹ Apparent contradictions between quantitative and qualitative findings can be explained considering that qualitative research is not statistically representative, included both OYE and MSME beneficiaries and used different measurements to define resilience.

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the project, could be used to (better) mitigate the negative effects of shocks. A few (employed and self-employed) respondents also emphasised that their income used to be unstable and that the project helped them to have a **stable income**. One respondent mentioned enrolling in a **government insurance project** as a result of his participation in the GrEEn project, enabling him to better cope with shocks.

Despite the decrease in the number of wage- and self-employed jobs for OYE beneficiaries over time, a few self-employed (OYE and MSME) respondents narrated how the project supported them to **diversify their incomes**. Several farmers explained how diversification of crops and exploring other sources of revenue helped them maintain a stable income throughout the different growing seasons. A few farmers recounted how the training **improved their farming knowledge and practices** to prevent shocks like pests on their crops. Another farmer explained that the negative effects of pests on one crop could be mitigated by yields from another. Several respondents also pointed out that the project helped them to start or expand farming, including **subsistence farming**, making them more resilient towards food insecurity.

Success stories shared by project implementers and beneficiaries (such as introducing climate-resilient farming practices and making goods locally accessible) also indicate that, through capacitating individual MSMEs, the project may have had at times, a bigger impact on the **resilience of community members** (Finding 14) and their businesses. The reported positive effects from **CfW community infrastructure rehabilitation** also suggest increased resilience among community members due to improvements such as the availability of safe drinking water and increased mobility and accessibility through rehabilitated roads.

3.4. EQ 3. TO WHAT EXTENT WAS THE GrEEn PROJECT EFFICIENT?

The midline evaluation of the GrEEn project showed that the project experienced delays (indicator 3.1.1), particularly in its burn rate, which was behind schedule at the time of the particular evaluation. These delays were attributed to the disruptions caused by the COVID-19 pandemic and the extensive range of activities managed by an overstretched staff. Additionally, coordination issues between project partners contributed to these delays, impacting the project's overall timeliness (DevLearn, 2021). Still, SNV staff reported that, **despite occasional delays project activities could be implemented within the overall timeframe of the project** (finding 15).

Beyond more efficient time management, the midline evaluation of the GrEEn project found indications that UNCDF and SNV **missed opportunities to utilise existing synergies which could have maximised project effectiveness** (Finding 16. indicator 3.1.4). Both project reporting and interviewed key informants indicated that collaboration between partners could have been improved (DevLearn, 2021). One SNV staff acknowledged that the different project components could have been more interlinked, especially concerning both SNV and UNCDF's efforts to facilitate access and usage of financial services. In preparation for the study sample, C4ED also found that monitoring mechanisms were not aligned in a way to trace beneficiaries' trajectories throughout the components implemented by different partners. Such alignment would have been useful to monitor and evaluate individual and combined effects of project components.

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According to project reports the **OYE and MSME components fulfilled or exceeded targets for output and outcome indicators** (see Finding 1, indicators 3.1.2, 3.1.3)¹⁰. The fact that more beneficiaries as planned could be reached with existing resources **can indicate efficient use of resources** in these components, or that budget planning was not accurate. Other external factors that can favourably affect resource utilization is e.g. a favourable exchange rate between the currencies of funds disbursed and funds spent. Descriptions of the activities and training sessions conducted suggest that other allocated resources were utilised effectively to deliver the training programmes as planned (indicator 3.1.2.). For instance, the project ensured that all logistical requirements for the training, such as times and venues, were agreed upon with the participants, facilitating smooth execution (GrEEn Progress Report Year 3, 2022).

SNV staff also elaborated how SNV had to make several course corrections throughout the project implementation when it turned out that the wage-employment track of OYE and the “green technologies” component of MSME – as they were originally designed - were not aligned with beneficiary and local market needs and capacities (indicator 3.1.3). One SNV staff concluded that instead of copying existing blueprints for the project design, **more thorough context-specific analyses and assessments during the planning stage of the project would have been useful** (Finding 17).

3.5. EQ4. WHAT OTHER INTENDED AND UNINTENDED OUTCOMES DID THE GrEEn PROJECT CONTRIBUTE TO?

3.5.1. How did the GrEEn project activities change the household's decision to migrate? (4.2.GHA.)

Quantitative findings, as visualised in Figure 15 and Figure 16 in Appendix 5.4.9, show that the **project did not have a significant effect on migration** (Finding 18) with the CfW component having no significant effect on migration intentions, and the OYE component increasing migration intentions and desires among beneficiaries. Descriptive statistics show that about a quarter of respondents (27%) in the control group had the intention to migrate in the past year and 25% have a current desire to migrate. Survey findings from the **CfW component showed no significant effects on the general intention to migrate** among beneficiaries. This might be explained by CfW not being able to increase profits or could indicate that factors driving migration are not only influenced by employment opportunities provided by the project component. Qualitative findings and literature highlight the complexity of migration motivations beyond immediate economic benefits (Carling & Collins, 2018). Interestingly, among **OYE beneficiaries**, there is a 9-pp **increase in the migration intention** (indicator 4.1.1) as well as a 9-pp increase in their current desire to migrate (indicator 4.1.3). Of the respondents with a current desire to migrate, OYE beneficiaries are 8 pp more likely to move within Ghana (indicator 4.1.4). Conditional on their desire to migrate, OYE beneficiaries are also 17 pp more likely to leave the country within the next six months (indicator 4.1.7), and 15 pp more likely to leave the country within the next two years (indicator 4.1.8).

¹⁰ Data for CfW was not available.

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Qualitative interviews with OYE and MSME beneficiaries further substantiated that migration is **not an isolated phenomenon which can be traced back to one root cause** (finding 19), but rather is a component of people’s broader livelihood projects where life decisions are multidimensional and dynamic, and **influenced by a range of interdependent historic, cultural familial, and socio-economic factors** (Ravenstein, 1885; indicator 4.1.9). While interviews confirmed the project logic that economic conditions play a pivotal role in shaping migration decisions, the interviewed beneficiaries also highlighted other influential factors. Family emerged as the second most significant determinant affecting migration choices. Many returnees and non-returnees reported that they returned to the country or would never leave the country because of their family ties and obligations, while several also mentioned that the absence of familial ties abroad served as a deterrent to seriously contemplating migration.

Another factor that deterred numerous beneficiaries from departing was the strong sense of attachment, love, and appreciation they harboured for their homeland. Several respondents also were influenced not only by their current economic situation but also by whether they perceived that there were (long-term) opportunities and the potential for a prosperous future in-country or not. One male respondent underlined the socio-cultural and family pressure as a push factor for young males to emigrate abroad.

These findings align not only with migration research that assumes individuals’ migration decisions are based on rational, (economic) cost-benefit or benefit-maximisation calculations (e.g. Massey, 1990) but also align with research that stresses socio-cultural factors and underlines that West Africa’s long history of mobility and “culture of migration” affect young people’s perceptions of migration as a feasible and “normal” strategy to pursue their interests and aspirations (e.g. Hashim & Thorsen, 2011). Other more practical factors reportedly prevented some respondents from migrating. These obstacles were rooted in financial constraints and a limited array of legal/regular migration options (lack of visa, expired visa). Interestingly, none of the respondents alluded to contemplating irregular migration options and associated risks.¹¹

While qualitative findings demonstrate that migration is influenced by a multitude of factors, **economic considerations reportedly remained a key factor that was often interlinked with other influencing factors** (e.g., economic well-being and love for the country, economic hardship/well-being and family obligations, economic hardship and perceived lack of perspectives in-country). Economic considerations were mentioned most often by respondents as a key influencing factor, although in a very differentiated way. While economic hardship incentivized some respondents to migrate, poverty prevented others from seriously considering the costly migration journey. Likewise, (increased) economic prosperity and well-being motivated some to contemplate departure, whereas others saw it as a reason to stay in-country. Similarly, among those few who reported that the project had changed their migration intentions, **effects included both changed intentions to stay and changed intentions to leave** (Finding 20, indicator 4.1.10). While the reported project’s effects were predominantly economic, interviews also indicate that the project affected beneficiaries’ (self-) awareness, perceived opportunities, self-

¹¹ Although the sensitivity of this topic may have prompted respondents to refrain from expanding, thus leading to possible response bias.

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efficacy, and skills, which in turn influenced individuals' migration intentions (indicator 4.1.10).

3.6. EQ 5: DID THE GREEN PROJECT INCLUDE AND PROMOTE VULNERABLE GROUPS?

3.6.1. What are the differentiated outcomes of the interventions by gender, age and returnee/host community status? (5.1.GHA.)

This section discusses the quantitative results for **differentiated findings by gender and age**.¹² Appendix 5.4.10 provides further interpretation of the disaggregate results. Youth is defined as individuals aged 15 to 35, with "younger" beneficiaries referring to those within this age group, and "older" beneficiaries indicating those outside it. **No differentiated project effects for returnees could be measured** through the evaluation. In the RCT design employed for the CfW component, returnees were excluded from the impact evaluation sample due to their non-random selection into the project. In the OYE sample, the number of returnees is too small to allow for analysing differential effects and not differentiated effect could be discovered qualitatively, as both implementers and beneficiaries were unaware.

*Differentiated outcomes by gender*¹³

The CfW and OYE project components had **differentiated outcomes for men and women** (finding 21). For **female participants**, OYE significantly affected income and migration outcomes. The CfW project component did not lead to significant improvements in general skills development (indicator 1.1.1) or perceived employability (indicator 1.2.1) for female beneficiaries. Similarly, the OYE project component had no significant effect on perceived employability (indicator 1.2.1) or employment outcomes for its female participants. For female participants in the CfW component, there were no significant changes in employment indicators (1.3.1-1.3.3) compared to non-beneficiaries. Both CfW and OYE female beneficiaries were more likely to experience income variability (indicator 2.1.1). Notably, total income from wage labour remained unaffected (indicator 2.1.2) for CfW participants, while profits from self-employment significantly decreased for female OYE beneficiaries (indicator 2.1.3).

The CfW project component had a substantial impact on financial inclusion among female beneficiaries. The share of women with a bank account doubled, making them over 100 pp more likely to have a bank account compared to non-participating females (indicator 2.2.3). Additionally, female CfW beneficiaries were 52 pp more likely to use mobile money (indicator 2.2.6) and 26 pp more likely to put money aside monthly (indicator 2.2.1). For the OYE project component, the share of female beneficiaries with a bank account increased by 17 pp (indicator 2.2.3), and mobile money usage increased by 8 pp (indicator 2.2.6). Female participants in the CfW component saw an almost 10 pp increase in the number of jobs held (indicator 2.3.1), indicating enhanced job diversification. Female CfW beneficiaries perceived a higher ability to

¹² (Potential) qualitative explanations for those effects are provided in other sections.

¹³ As the OYE sample contained only 65 men, only results on the female sub-sample from the OYE component are presented.

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recover from shocks, with a 21-pp increase (indicator 2.3.2). However, their overall resilience did not significantly improve compared to non-beneficiaries (indicator 2.3.3).

Female CfW beneficiaries were around 30 pp more likely to leave the country within two years. The OYE project component also influenced migration aspirations; it increased the intention to migrate by 12 pp and heightened the current desire to move by 13% among female beneficiaries compared to non-beneficiaries. Additionally, the likelihood of female OYE beneficiaries moving within Ghana rose by 11 pp, and the likelihood of leaving the country within six months increased by 21 pp.

For **male beneficiaries**, the CfW project component had a negative and significant impact on perceived employability, showing a significant decrease compared to non-beneficiaries (indicator 1.2.1), but led to a 22 pp increase in self-employment among male participants (indicator 1.2.3). Yet, male beneficiaries also experienced a 30 pp decrease in profits (indicator 2.1.3) and were almost 29 pp more likely to experience income variability (indicator 2.1.1). The share of male beneficiaries with a bank account nearly doubled, making them 98 pp more likely to have a bank account than non-beneficiaries (indicator 2.2.3). They were also 68 pp more likely to use mobile money (indicator 2.2.6).

Male CfW participants saw an increase in job diversity, with a close to 10 pp rise in the number of jobs held (indicator 2.3.1). Male CfW beneficiaries also perceived a higher ability to recover from shocks, with a 36 pp increase (indicator 2.3.2), though their overall resilience did not significantly improve (indicator 2.3.3). Male CfW participants did not show a significant difference in the likelihood of migration compared to non-beneficiaries.

Differentiated outcomes by age¹⁴

The CfW and OYE project **components** exhibited **varied impacts on younger and older beneficiaries across multiple indicators** (finding 22). The CfW component did not significantly change general skills development (indicator 1.1.1) or perceived employability (indicator 1.2.1) for younger beneficiaries. However, while younger CfW participants were significantly less likely to be in employment (67 pp decrease, indicator 1.3.1), they showed a positive impact on securing formal stable jobs (indicator 1.3.4), with a 74 pp increase compared to non-beneficiaries in the same age group. The OYE component did not significantly impact employability and employment metrics for younger beneficiaries, showing insignificant results across various stable employment indicators.

Younger CfW beneficiaries were almost 33 pp more likely to experience income variability (indicator 2.1.1) but did not experience higher income. Financial inclusion improved significantly among younger CfW beneficiaries, who were about 100 pp more likely to have a bank account (indicator 2.2.3) and 52 pp more likely to use mobile money (indicator 2.2.6) compared to non-beneficiaries. For the OYE component, younger beneficiaries saw a 19 pp increase in bank account ownership (indicator 2.2.3), with a 5 pp rise in the share of beneficiaries saving

¹⁴ As the OYE sample only includes 87 individuals who are not considered “Youth” under the project definition, results for the OYE component disaggregated by age will only present those for the “Youth” sub-sample.

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monthly (indicator 2.2.1) and a 9 pp increase in mobile money users (indicator 2.2.6), reflecting improved financial management practices.

Younger CfW beneficiaries showed significant improvements in resilience, with more diversified income sources (12 pp increase, indicator 2.3.1) and a higher perceived ability to recover from shocks (17 pp increase, indicator 2.3.2) compared to non-beneficiaries. For the OYE component, youth participants showed a 12 pp increase in both the intention to migrate in the past year (indicator 4.1.1) and the current desire to move (indicator 4.1.3), with an 8 pp increase in internal migration within Ghana (indicator 4.1.4) and a 17 pp rise in the likelihood of leaving the country within six months (indicator 4.1.7).

For **older beneficiaries**, the CfW project component also did not significantly change general skills development (indicator 1.1.1) or perceived employability (indicator 1.2.1). However, older CfW participants were 22 pp more likely to have worked in stable employment (indicator 1.3.2) and 25 pp more likely to be self-employed (indicator 1.3.3) compared to non-participants of the same age group. Yet, they were 19 pp less likely to work as regular employees (indicator 1.3.3), suggesting a shift towards self-employment.

Older CfW beneficiaries showed a significant decrease in profits (indicator 2.1.3). Financial inclusion for older beneficiaries improved, with a 91-pp increase in bank account ownership (indicator 2.2.3) and a 52 pp increase in mobile money usage (indicator 2.2.6). Additionally, they were 33 pp more likely to put money aside at least monthly (indicator 2.2.1) compared to non-beneficiaries of the same age group.

Older CfW beneficiaries exhibited an increased number of jobs (8 pp, indicator 2.3.1) and a 23 pp increase in their perceived ability to recover from shocks (indicator 2.3.2). In terms of migration, older beneficiaries were 37 pp less likely to move within Africa (indicator 4.1.5) but more likely to leave the country within the next six months (65 pp, indicator 4.1.7) and within two years (40 pp, indicator 4.1.8) compared to non-beneficiaries.

3.6.2. To what extent were the GrEEn project activities designed and implemented in a gender-sensitive way (5.2.GHA.)

The qualitative data for OYE and MSME confirmed a **high degree of gender sensitivity in the GrEEn project planning, implementation, monitoring and reporting** (Finding 23, indicator 5.2). Appendix 5.9.5 provides a summary of the different steps taken by SNV to act in a gender-sensitive and responsive manner.

C4ED could not determine if gender-differentiated needs and barriers were identified or if women and women's organizations were consulted in the project's **planning stage**. This was due to interviewed SNV staff being unaware of planning procedures, as they joined later or were not involved in planning. Project documents and interviewed SNV staff confirmed that gender transformative change was not a project goal and, accordingly, it was not reflected in its

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design (via, e.g., gender-specific objectives, results, and/or indicators). Nevertheless, respondents and project documents demonstrate that the project adhered to established standards and good practices for gender-sensitive project planning and rollout.¹⁵

From the beginning, the project set disaggregated target figures for male/female participants within their monitoring framework. According to one SNV staff, women-led / women's organisations were identified and selected as implementing partners, acting as business hubs within the project. The project also employed a gender expert to advise on gender-related aspects and to train and consult implementing organisations. Training for implementing organisations on gender-targeted not only awareness raising of individual project staff but also assessed and strengthened partner organisations' institutional capacities.

Both SNV and implementing partners considered gender balance and representation in their own staffing for the GrEEEn project. According to respondents, the project also implemented some positive discrimination measures during the participant selection process, namely, making exceptions for the age limit. Those affirmative action measures were put in place to prevent under-representation of women in the project.

Similar to the planning stage, key informants recounted a number of measures taken during the **implementation stage** adhering to established standards and good practices for gender-sensitive programming. SNV and other implementing partners took different measures to make training spaces accessible females and family-friendly: Key informants elaborated on strategies to provide training spaces within or close to the targeted communities; interviewed beneficiaries confirmed the short distance to the training location and the availability of toilets in most spaces; training schedules were reportedly flexible and according to beneficiaries' availabilities; several implementing partners also underlined their efforts to accommodate needs by providing sanitary pads and spaces for (older) children, and encouraging young mothers to bring their babies to the training. The vast majority of interviewed female beneficiaries stated that they were highly satisfied with the training, saying they felt safe at the training venue and that trainers comprehensively communicated training content and treated them with respect.

SNV staff also elaborated on how the project considered visibility and representation of women (e.g. language, pictures) in their communication during beneficiary identification and mobilization: The project reportedly did not have a feedback mechanism to systematically feed beneficiaries' experiences back into its implementation. However, numerous accounts of interviewed SNV and implementing staff, as well as female beneficiaries, demonstrate that the project invited beneficiaries' feedback and, where necessary, ongoing activities were adapted to respond to women's needs and capacities.

Finally, qualitative findings indicate that gender-disaggregated monitoring of indicators, as well as gender-differentiated reporting, were upheld throughout the project implementation. Interviewed project staff not only demonstrated a high level of awareness of gender-related drivers and barriers encountered throughout implementation but also recounted the different ways in

¹⁵ The gender integration continuum model describes gender transformative interventions as interventions that seek to transform gender relations, whereas gender sensitive (or responsive) interventions are described as interventions that accommodate gender differences in pursuit of (equal) outcomes.

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which SNV and partners tackled those challenges when they were reported. In addition, one SNV staff elaborated on how the project discussed gender in its recurring lessons learnt workshops with implementing organisations.

3.6.3. To what extent did the services of EUTF interventions meet the specific needs of women, youths, and refugees? (5.3.GHA.)

Women

As described above, qualitatively interviewed project staff explained that the OYE and MSME components were not designed to be gender-transformative but rather to accommodate women's needs within a gender-sensitive project design (indicators 5.2, 5.5.4). Still, C4ED identified a few project activities that, at times, may have incentivized **gender-transformative change** (finding 24) in the beliefs and behaviour of project participants and their families and communities (indicator 5.5.4). First, the project integrated gender-transformative messaging to overcome norms and beliefs about gendered professions into their training agendas. Second, the project successfully engaged reluctant male spouses of training participants for them to overcome beliefs that their wives should not participate in the training, earn an income, or own a business. Third, MSME employers were trained to promote women's employment. Qualitative findings also suggest that the project had a stronger effect on women's self-efficacy compared to men (see findings 3.5.3), which could point to potential gender-transformative effects. However, further research would be required to verify this.

Despite these measures in place, implementing staff reported encountering several **barriers potentially linked to gendered norms, attitudes and practices, that could not be fully mitigated or transformed by the project** (finding 25, indicator 5.5.4). For the MSME acceleration component, one SNV staff explained that the project had trouble finding enough female-owned businesses (indicator 5.5.1). In addition, despite the project's efforts to break prevailing norms on typically male and female professions, staff admitted that most beneficiaries still decided to enrol in training which accommodated prevalent socio-cultural norms (indicator 5.5.2). This, according to one key informant, also affected profitability and opportunities for business acceleration, which tended to be more limited for typically female business sectors.

Despite the reported successes of the project in increasing beneficiaries' confidence, ingenuity and drive, some key informants still reported that women tended to be more risk-averse and less confident and creative in their endeavours (indicator 5.5.2). This, according to one key informant, also affected MSMEs performance when the project decided to establish female cohorts. However, quantitative data suggests that this did not translate into poorer financial outcomes for women-owned businesses. On the contrary, according to the survey data with MSME representatives, female-led MSMEs fared better in terms of profits and revenue compared to their male counterparts (see findings section 3.6).

Key informants also described women's dependency on male household heads as a barrier for them to create or expand businesses in the same way as their male counterparts could (indicator 5.5.4). Dependencies reportedly were higher in the Ashanti region and resulted in material, fiscal and attitudinal barriers. Several project staff recounted that women needed permission from male partners to start or accelerate businesses and that men had to be convinced and in-

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cluded for women to succeed. One informant highlighted that women rarely possess land, limiting their ability to start agricultural businesses. Additionally, several female beneficiaries cited a lack of funds as a barrier to start their business post-training, a challenge not reported by male beneficiaries.

Youth

Contrary to the visible efforts undertaken to respond to the needs of women (and, to a lesser extent, returnees,) **OYE and MSME components did not seem to adjust activities to different, age-specific needs and interests** (finding 26, indicator 5.5.4). Several key informants justified this by stressing that the project did not encounter significant challenges to successfully enrol youth (indicators 5.5.1, 5.5.2). Similar to women, the project set a target for youth, by determining the primary target group of the whole project to be between 18 and 35 years old. By defining this age bracket as “youth”, the project adopted a rather broad definition of the term and identified all project beneficiaries (save those vulnerable women and returnees who were exempt from the age limit) as youth.

Still, interviewed key informants distinguished older and **younger beneficiaries**, identifying **barriers** (finding 27) that appeared to be more relevant to the latter group (indicator 5.5.4). While the majority of key informants and beneficiaries did **not perceive any challenges** in the employment of youth, a few project staff members identified barriers related to finances, experience, and alternative employment opportunities. These barriers reportedly hindered younger beneficiaries from accessing the same opportunities as their older counterparts.

Mirroring the barriers for women, the **insufficient capital and assets** among the youth was identified as a potential barrier for the incubation or acceleration of their businesses. In addition, experience seemed to give older project participants an advantage over younger ones, both in terms of self-employment, as well as wage-employment. Several key informants also noted a distinct **attitude** among younger beneficiaries, as they apparently harboured expectations of quicker income generation and receiving grants; a prospect that the project, with its longer training periods and limited funding, could not meet. Accordingly, a few implementers said attracting and retaining the interest of younger beneficiaries posed a challenge for the project. In the Western region, this trend was reportedly exacerbated by **opportunities of illegal mining** (galamsey) that, while hazardous and environmentally damaging, still promised quick rewards for young males.

Returnees

Returnees’ responses on **perceived barriers** towards employment varied (finding 28, indicator 5.5.4). While some felt that returnees encountered more challenges compared to non-returnees, others emphasized challenges not related to their returnee status, said they did not encounter specific challenges as returnees, or refused to answer the question.

What could be gaged, however, from interviewed SNV staff is that the enrolment of **returnees** was **not a main focus of the project** (finding 29, indicator 5.5.2). This was reflected in the project’s design and geographical scope. The project targeted rural and remote areas. However, according to several project staff and one returnee, the prevalence of returnees in those areas was low. As one SNV staff explained this was linked to the stigma of return and returnees’

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preference to re-settle in urban areas instead of returning to their hometowns and villages (indicators 5.5.2, 5.5.4).

According to interviewed project staff, **stigmatisation** also made it harder for the project to adequately identify returnees, who were reluctant to disclose their status (indicators 5.5.2, 5.5.4). According to several SNV staff, project implementers had held discussions on how to make recruitment procedures more inclusive for returnees who feel uncomfortable disclosing their status by trying to acquire this information informally instead of applying formalized procedures. Interviewed returnees did not openly talk about stigmatisation. However, the fact that most respondents were unwilling to elaborate in detail on challenges faced as returnees, that challenges mainly revolved around economic barriers and that no respondent mentioned sensitive topics such as trauma and socio-cultural stigmatization, could also indicate that respondents are unwilling to talk about such topics because they are stigmatised.

The challenge most frequently named by returnees was **economic** in nature (indicator 5.5.4). Many returnees expressed challenges related to a lack of capital for establishing their business, however, similar barriers were also flagged by non-returnees (including other vulnerable sub-groups, cf. findings section 5.3.1). The prevalence of those financial needs was supported by several staff who also flagged that returnees often have additional needs, including more immediate needs for income generation, and stressed that other projects specialised in supporting returnees were more suitable to support them.

Still, the GrEEEn project adopted some **measures to target and enrol returnees** (finding 29, indicator 5.5.4). Mirroring the gender-sensitive approach, the project introduced a target indicator for the percentage of returnees to be enrolled. In addition, the project linked with specialised organisations such as International Organization for Migration for referral of interested beneficiaries into the GrEEEn space. Key informants also recounted that some returnees had **little interest** in the GrEEEn project, as they appeared to have high expectations and a sense of entitlement about what benefits projects are supposed to offer them (indicator 5.5.2). Such a sense of entitlement could not be discerned from the interviews with returnees. Two returnees recounted that they dropped out of the project due to their existing commitments towards income generation and a lack of time to participate in the training.

3.7. EQ 7A. TO WHAT EXTENT DID THE EUTF INTERVENTIONS MEET THE SPECIFIC NEEDS OF MSMEs?

3.7.1. To what extent have the incubation and acceleration services provided by the GrEEEn project matched the needs and capacities of MSMEs? (7a.1.GHA)

Qualitative findings, elaborated and visualised in detail in Appendix 5.4.11, show that project implementers and beneficiaries alike found the incubation and acceleration services to be **relevant and responsive towards MSMEs' needs** (finding 30), although some flagged the project's limitation in providing or facilitating access to funding and voiced their interest in additional training content (indicators 6.2.1, 6.2.2). The majority of qualitatively interviewed self-employed beneficiaries expressed **being highly satisfied** with the training components and underlined their utility in establishing or improving their business (see also sections 3.5.2 and 3.5.4). As SNV staff explained, the component's main targets were micro- and small start-up

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businesses, and it provided activities tailored to beneficiaries' needs after conducting extensive **needs assessments** that map out needs around e.g. access to markets, finance, business structures and governance etc. and provide a roadmap for business growth for six months. The relevance of this approach and its responsiveness towards beneficiaries' capacities was confirmed by interviewed MSME representatives who overall reported that training content was easy to understand and to apply (see also findings under sections 3.5.2 and 3.5.5).

Beneficiaries were **reportedly interested** in the MSME component to start or improve their business (indicator 6.2.1). Additionally, a significant number mentioned that their positive experience with the GrEEn CfW component motivated them to participate in the training. Several interviewed beneficiaries mentioned their initial scepticism and distrust towards the project. In this sense, the CfW component and its positive track record within communities seemed to have paved the way towards greater acceptance and interest for the SNV-implemented components.

Some trainings were deemed more, others less relevant (finding 31). Especially the **financial literacy training and the “green tech” component**, were frequently mentioned by beneficiaries and project staff alike as **effective tools** to improve business performance (indicator 6.2.1; see also findings section 3.5.2). Not all training paths had similar demands, according to project staff. Whereas **only a few beneficiaries showed interest in the specialised “green technology” training**, such as solar panel installation and bio-digester construction, others such as farming and soap making, were in high demand. Although most beneficiaries were satisfied with the training paths offered, a few respondents said they would appreciate additional training in other areas such as baking bread and sweets (parazone and bofrot), making honey, growing mushrooms and tailoring. Male participants from one FGD recounted that they lacked enough time to learn all the skills they planned to learn. One project staff also emphasised that training content could be tailored more to the different regions.

Among the **supplementary activities** offered, SNV staff deemed the one-on-one mentorship activities to coach businesses very effective, while interviewed beneficiaries tended to report primarily on the utility of trainings and only very few mentioned other networking activities (indicator 6.1.2). Interviews with project staff also portrayed a project that seemed to be well interlinked and connected to other relevant stakeholders and interventions (business networks, universities, government agencies, FSPs, other non-governmental organisations [NGOs] and their projects etc.) and collaborated with or referred to those accordingly.

While the transfer of knowledge was deemed crucial for all interviewed, beneficiaries and project staff alike underlined the **limited availability of funds** for business start-ups and incubation through the GrEEn project (finding 7, indicator 6.2.3). Respondents emphasised that a higher impact on MSMEs' business performance could have been reached if beneficiaries have had more access to funds (see also findings section 3.5.3 barriers towards accessing employment). One project staff flagged this as a challenge for the GrEEn project, which experienced dropouts of some beneficiaries who expected to acquire funding. Still, all interviewed beneficiaries reported that they would not have wished for an immediate pay-out of funds without training, which is indicative of the relevance of the chosen training design.

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3.7.2. To what extent have MSMEs achieved better access to finance for business expansion? (7b.1.GHA)

For the MSME component, **findings** displayed and discussed in detail in Appendix 5.4.12 **reveal overall better access to finance** (Finding 32) with survey findings showing **significant positive changes in loan application behaviour** (indicator 6.3.2). However, the stable perception of finance as a major obstacle and the slight decrease in loan approval rates indicate ongoing challenges that need to be addressed.

The number of **loan applications by MSMEs significantly increased** from an average of 0.95 to 2.4 per MSME (indicator 6.3.3) between 2022 and 2023. The training and awareness sessions likely played a crucial role in encouraging businesses to explore formal financial channels more actively. The **success rate of loan applications** (indicator 6.3.2) slightly decreased from 94% to 86%, although this change was not statistically significant. The slight decrease in approval rates might be due to a broader range of MSMEs applying for loans, including those with lower creditworthiness or less robust business plans. While the overall approval rate remains relatively high, it highlights a potential need for continued support in helping MSMEs prepare stronger loan applications.

The **perception of financing as a major obstacle** (indicator 6.3.1; Finding 7) remained relatively stable, with survey findings showing a slight shift from "major obstacle" to "moderate obstacle." Additionally, the ease of accessing financing through governmental or non-governmental projects significantly changed from 47% to 81% over one year. While access to finance remains a challenge for many MSMEs, access to specific financing channels, particularly those involving government and NGO support, appears to have eased. This suggests targeted interventions were effective, though broader financial ecosystem challenges persist.

This was confirmed by qualitative interviews. While beneficiaries and implementers deemed financial literacy trainings relevant and effective (see also section 3.2) grants made available through the project were deemed insufficient and the project subsequently intensified its efforts to increase access to loans (indicator 6.2.5). Several activities were implemented to **link participating MSME representatives on third-party funding** opportunities and facilitate access towards those. Those activities included, among others, dialogue sessions with different service providers (such as local banks and regulatory bodies) to raise MSME's awareness of funding opportunities and requirements. In addition, the project supported networking and referred project participants towards external governmental and non-governmental stakeholders who offered loan and grant opportunities. Some implementers also supported the establishment of savings and loan groups among project participants, which – according to key informants and beneficiaries, were well-functioning and successful. Several SNV staff also noted that the project was about to establish a revolving fund with external stakeholders, which was supposed to be sustained after the project had ended. Project implementers and beneficiaries were able to provide anecdotal evidence of success stories related to access to funds, however, SNV staff also underlined that some activities were launched recently and that positive effects may not have materialised yet (indicator 6.4). Accordingly, further research would be required to test their effectiveness.

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Still, some **barriers from supply and demand side** were identified that can undermine the effectiveness of the project's efforts to increase access to finance (Finding 7, indicators 6.2.3, 6.2.4, 6.4). SNV staff and an FSP confirmed that some FSPs require capital contribution, and all require basic documentation, which may not be available to all beneficiaries. Another SNV staff flagged the missed opportunity to link MSMEs to other UNICEF-implemented project components, focussed on strengthening FSPs. Several interviewed beneficiaries seemed to have no interest in acquiring loans, often stating that they did not see the necessity or that they were on principle against taking loans. This tendency to refuse loans was also confirmed by one implementing partner who elaborated on the preference of beneficiaries for grants and against loans and investments.

3.7.3. To what extent have MSMEs deployed green tech solutions? (7b.2.GHA)

Qualitative interviews show that the GrEEn project **initially faced challenges** rolling out its “green technology” component, which entailed a few specialised modules such as constructing and installing solar panelling and constructing and operating bio-digesters. As SNV staff explained, few beneficiaries, all men, were interested in those courses. The low interest of beneficiaries seemed to have several underlying causes (indicator 6.5). One explanation was that SNV's “green tech” business ventures required sizable start-up capital. The rural location of project beneficiaries, made access to markets and the introduction of more sophisticated technology even more difficult, considering that the project was rolled out in areas where at times “even a phone call is an issue” (SNV staff). Another reported limitation of the “green technology” component was that, due to its restriction to a few specialised sub-sectors, “going green” did not apply to the majority of beneficiaries from other sectors.

In response to those challenges, SNV **adjusted the scope of the “green technology”** component. On the one hand, the specialised “green tech” business paths were tailored to consider “**low-tech**” solutions that fit the capacities, environmental surroundings, and lower level of investment of beneficiaries (indicator 6.5). More importantly, the project opened the definition of “green technology” to include concepts of **circular economy and resource efficiency**, and by that, opened the green component to all other business sectors (indicator 6.5).

Qualitative findings show that opening the “green technology” module had a **big impact on beneficiaries** (finding 33, indicator 6.5). Not only could most interviewed project participants recall specific training content on how to make their respective businesses more environmentally friendly, but many MSMEs also elaborated on how they applied what they had learnt in their businesses. In particular, the (re-) utilisation of by-products and residual waste (such as, e.g., turning plastic waste into garments, hats, bags, and slippers, turning animal dung and plant-based organic waste into fertiliser, or re-using fabric scraps to produce dolls and stuffed animals) was a popular practice among interviewed beneficiaries. Other practices that were less frequently mentioned were organic farming, organic soap making, using organic packaging and applying “green” branding and marketing strategies in customer communication. A few respondents also underlined how these practices improved their yield or income or had a positive impact on the environment. As depicted in Table 11 Appendix 5.4.13, SNV and implementing partners also recounted success stories where innovative, environmentally friendly behaviour of beneficiaries led to successful new business streams.

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Beyond reported effects on respondent livelihoods and economic practices, qualitative findings also indicated an overall change in attitudes and beliefs towards the environment among some respondents. Several project staff and beneficiaries reported fundamental changes in attitudes beliefs and practices of project beneficiaries towards the environment, which, in one case, not only impacted the livelihood and health of a respondent and his family but also his whole self-perception and identity. Such enthusiastic embrace of the “green tech” component by participants let a few project staff believe this component to be the “biggest success” of the GrEEen project.

3.7.4. What effects do incubation and acceleration services have on MSMEs’ business performance? (7b.3.GHA)

Quantitative and qualitative results show **a positive impact on MSME business performance** (finding 34). Table 12 in Appendix 5.4.14 shows that both total and **monthly revenues and profits significantly increased** for MSMEs post-project implementation. Monthly revenue (indicator 6.6.1) nearly tripled from 11,000 Ghanaian Cedi (GHS) to 32,000 GHS, while yearly revenue (indicator 6.6.1) more than doubled from 128,900 GHS to 379,890 GHS. Similarly, monthly profits revenue (indicator 6.6.2) rose from 3,590 GHS to 7,300 GHS, and yearly profits increased from 43,080 GHS to 87,620 GHS. The substantial increase in revenues and profits indicates that the project's interventions effectively boosted business performance. Training, financial literacy, and access to resources likely played significant roles in enabling MSMEs to enhance their economic activities and profitability. The literature consistently shows that business support projects, including financial literacy and capacity-building initiatives, can lead to improved business outcomes.

The **number of good business months for revenue and profit significantly increased**, with good months (indicator 6.6.3) for revenue rising from 2.75 to 4.48 and for profit from 2.86 to 4.52. Conversely, the **number of bad business (indicator 6.6.4) months also increased**, albeit to a lesser extent. The increase in good and bad business months suggests a more dynamic business environment where MSMEs experience higher highs and lows. The net effect, however, is positive, indicating overall business growth and improved performance.

The MSME component's positive effect on business performance is particularly noteworthy considering the lack of statistically significant effects for income generation in the OYE component, which reportedly used similar implementation modalities. While some differences between the components could be examined through this evaluation (e.g. MSME component offering some grants, the OYE component struggling to promote wage employment in addition to promoting self-employment) further commonalities and differences should be studied to conclusively identify factors that influence the effectiveness of the project.

Mean employment in full-time equivalent positions (indicator 6.8.1) increased significantly from 0.58 to 0.78 per year. The share of employees with social security also significantly increased by 15 pp. The increase in FTE employment and the **improvement in job quality** as indicated by social security coverage (indicator 6.8.2), suggest that the project's impact extends beyond financial performance to **enhancing job creation and decent employment conditions** (finding 35). Qualitative findings also indicate that MSME training (on decent work and formal

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employment) has occasionally contributed to **more formal employment** conditions, as mentioned by one former training participant who explained that he changed his hiring practices from verbal to written contracts.

Despite improved business performance, the **MSME component had mixed findings on improving resilience towards shocks** (indicator 6.9; Finding 36). MSMEs reported an **increase in the number of price and demand shocks**. However, the severity of these shocks did not significantly change, and perceived resilience to various shocks remained stable. The increase in shocks, particularly in price and demand, reflects broader economic volatility. While MSMEs improved their performance, their **resilience to external shocks did not show significant improvement**, suggesting that additional measures are needed to enhance business stability.

4. CONCLUSIONS, RECOMMENDATIONS AND LESSONS LEARNT

4.1. CONCLUSIONS

The following conclusions are organised following the criteria relevance, effectiveness, efficiency, and impact of the Development Assistance Committee of the Organisation for Economic Co-operation and Development Development Assistance Committee (DAC) criteria.

Relevance

Conclusion 1: Skills acquired from training matched the demands from the local job market for self-employment but not for wage employment tracks. While the project's decision to operate in rural areas adequately targeted populations in need of employment and likely to migrate, the limited market viability of those areas may have resulted in the program being less effective to facilitate long term employment.

This conclusion is based on EQ 1.2, 7a.GHA and EQ 3

Primary and secondary data analysis shows that after initial challenges and re-adjustments, the training design and its delivery overall matched the capacities of the target group, among others through increasingly targeting beneficiaries with similar education and literary levels as well as the responsiveness of trainers to the individual needs of trainees with different capacities. Accordingly, qualitative findings for OYE and MSME show overall satisfaction among (mostly self-employed) beneficiaries, as technical TVET and business development support matched their needs and could be applied successfully despite rural challenges. Financial literacy and green technology were particularly valued. Conversely, the wage-employment track was ineffective due to scarce local job opportunities and difficulties in linking job seekers to local employers or matching the general training to sector-specific needs and specialized technical requirements of urban employers. Limited local job opportunities also provided limited opportunities for (potential) trainees to acquire specialized technical skills through internships which were planned to complement the more general skills provided through the project's training modules. While the project's decision to operate in rural areas adequately targeted vulnerable populations in need of employment and likely to migrate, the limited market viability in those areas may have resulted in the program being less effective

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to facilitate long term employment than if it were launched in more urban areas which generally exhibit higher and more diverse market demands and opportunities. The limited relevance of the employment track in the project’s rural catchment areas led to a shift from wage-employment to strengthening business development, which overall proved relevant and effective, albeit more for the MSME than the OYE component. Comprehensive market assessments could have identified these challenges earlier, improving project design.

Conclusion 2: The project can be considered good practice for implementing a gender-sensitive approach and has the potential to embrace a more gender-transformative approach.

This conclusion is based on EQ 5.2 and 5.3

Qualitative findings show that the OYE and MSME component were designed and implemented in a highly gender-sensitive way, with SNV following many of the internationally established steps for interventions to become gender-sensitive. Findings also show that some barriers towards employment of female beneficiaries could not be fully addressed by the project and would require a more gender-transformative approach. The fact that the project seemed to have led to some gender-transformative changes (without even trying to systematically apply this approach) shows that the project and its implementer have the capacity to further contribute to social behaviour change if a more gender-transformative approach was applied.

Conclusion 3: Project planning and implementation can be tailored more to match differentiated needs and interests of youth and returnees

This conclusion is based on EQ 5.3

Qualitative findings show that – compared to the measures undertaken to include women – much less effort went into tailoring the OYE and MSME components to the differentiated needs and interests of youth and returnees. While some implementers found that it was not necessary to target younger beneficiaries in a different way to older “youths” findings did indicate that younger people may have different interests and employment opportunities which could be considered more in the project design. Similarly, implementers acknowledged that the needs of returnees were not addressed comprehensively. Considering the high level of expertise of the implementer to apply gender-sensitive approaches we consider it a missed opportunity that the project did not apply similar methods to ensure it responds to the needs and interests of other vulnerable groups such as returnees and young people.

Effectiveness

Conclusion 4: OYE and MSME have reached key targets as planned

This conclusion is based on EQ 0 GHA and EQ 3

The project's effectiveness in achieving its intended objectives was commendable for SNV implemented components while it remains unverified for UNCDF implemented components. Reported monitoring data showed that key OYE and MSME targets were overreached for #

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of OYE trainings, mentorship, and coaching support and # of MSMEs incubated/accelerated) and (almost) achieved for # of job placements provided and # of regional business hubs established. Effective project implementation is also evidenced by the low absenteeism rate of approximately 12%., and the fact that the project components within the overall timeframe of the project.

Efficiency

Conclusion 5: Better utilising synergies and intensifying collaboration between UNCDF and SNV may have increased the effectiveness of the project without increasing resources for implementation.

This conclusion is based on EQ 3

Qualitative and quantitative findings indicate some potential and missed opportunities to strengthen project outcomes by better linking the project components of different implementing partners. The study found some delays in project implementation occurred because of difficulties in coordination between UNCDF and SNV. It also found that existing monitoring frameworks made it not possible to track pathways of individual CfW beneficiaries towards OYE and MSME, which could have provided insights into combined and convergent effects. SVN's reported struggles to facilitate third-party funding for MSMEs and their acknowledgment that it could have been beneficial to link SNV activities to UNCDF (result 3) in that regard shows that synergies between the different project components and implementing partners could have been utilized better, potentially leading to more pronounced effects while keeping the project costs the same.

Impact

Conclusion 6: Some project components increased employability and access to employment more than others.

This conclusion is based on EQ 1.1, and 7b.GHA

The project shows mixed results in employability and employment. OYE and MSME training increased technical, financial, and soft skills, and self-efficacy among beneficiaries, boosting self-employment. However, quantitative findings show no significant change in perceived employability for CfW and OYE beneficiaries. OYE beneficiaries reported fewer jobs, while MSMEs descriptively increased employment. Surprisingly, CfW beneficiaries worked more jobs and were more likely to be self-employed than non-beneficiaries. Limited OYE success may be due to many reasons such as scarce local job opportunities, funding shortages, and macroeconomic issues. Different implementation modalities between OYE and MSME need further exploration to explain varying success rates.

Conclusion 7: The project had mixed impacts on income, access to finance and resilience.

This conclusion is based on EQ 1.1, and 7b.GHA

Quantitative findings show that the project increased income variability among CfW and OYE participants without significantly increasing income, while the MSME component significantly increased monthly revenues and profits. CfW beneficiaries saw decreased self-employment profits, mainly among men, while female wage-employed profits remained unaffected. The MSME component's success suggests well-tailored business development projects can overcome barriers to self-employment. The project increased bank account ownership, saving behaviour, and mobile money usage among CfW and OYE beneficiaries, but had a mixed track-record for increasing loan applications. Despite showing an increase in loan applications, MSME beneficiaries still perceived financing as a major obstacle. To some extent, the project positively impacted resilience to shocks, with OYE and CfW beneficiaries feeling more capable of recovering from shocks

Conclusion 8: The evaluated project components did not have significant negative effects on migration intentions, which may be explained by their limited focus on economic empowerment and because drivers for migration are interlinked and multifaceted.

This conclusion is based on EQ 4

The evaluation found no strong link between the GrEEEn project and changes in migration attitudes or behaviour. Quantitative findings show a tentative decrease in OYE beneficiaries' immediate migration plans, while the CfW component, overall, had no significant effect on migration intentions. Qualitative findings show that migration decisions are influenced by various factors, with economic considerations being key but not sole determinants.

Conclusion 9: Different barriers could be detected for women, returnees and young people, which can only partially explain the differentiated project outcomes by age and gender.

This conclusion is based on EQ 5

The evaluation highlighted differentiated effects of the GrEEn project based on gender and age. OYE's wage-employment track was less effective due to scarce local job opportunities. Gender-specific findings reveal that both male and female beneficiaries saw significant improvements in financial inclusion, with women showing increased regular saving behaviour, and male beneficiaries experiencing greater increases in self-employment, though with decreased profits. Age-specific findings indicate that the project had varying impacts on employment, financial behaviour, and resilience based on the age of the beneficiaries. While qualitative findings indicate that barriers were different among women and men, returnees and host community, older and younger people, they can only provide explanations for some of the differentiated effects.

4.2. RECOMMENDATIONS

The evaluation of the GrEEn project has provided insights, leading to the formulation of actionable recommendations aimed at enhancing the relevance, effectiveness, efficiency, and impact of the project. By implementing the recommended steps, stakeholders can ensure that future projects build on successful practices and address identified challenges. The recommendations are prioritised weighing their importance, feasibility, and potential impact. It must be noted that C4ED is not aware of all stakeholders' mandates, plans, and agendas therefore limiting its capacity to provide more actionable recommendations if the EQs do not cover stakeholder-specific challenges.

Recommendation 1: Conduct rigorous market assessments during project planning to ensure that project activities are tailored to identified needs and demands within the local context of the project catchment area.

Priority: High

Linked to Conclusion 1 and 4

<i>Relevant stakeholders</i>	<i>Specific recommendations</i>
SNV OYE & MSME planning staff	Implementers could allocate specific budgets and human resources for localised market assessments within the project catchment areas. These assessments may include detailed labour market studies, sector demand analysis, and a comprehensive review of local skills shortages. Consultations with national and local stakeholders from the labour supply side (including youth, women and returnee associations) and organisations and demand side incl. public partners (such as e.g. The Ministry of Local Government, Decentralisation and Rural Development the Ministry of Business Development, the

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	Ministry of Labour, the Youth Employment Agency, the Ministry of Environment, Science, Technology and Innovation, the Ministry of Communication and Digitalization, the Ministry of Gender and Social Protection and the Diaspora Affairs Office of the President, Regional Economic Planning Officers and, Business Advisory Centres) and private partners (such as. e.g. the the National Board for Small Scale Industries as well as regional and local businesses) during the assessment phase can help to ensure that the project design directly addresses gaps in both supply and demand in the local job market.
EUTF	Donors such as EUTF can adjust their proposal and funding cycles to allow implementers ample time for thorough market assessments. They should introduce specific budget lines in the project proposal for market research and approve cost reimbursement for expenses incurred during this phase. Additionally, EU Trust Fund Managers of the Horn of Africa and the Sahel Lake Chad windows can facilitate workshops and training on best practices for market assessment to build capacity among implementers.

Recommendation 2: Strengthen and diversify support mechanisms for MSME's to access funding.

Priority: High

Linked to Conclusion 1 and 4

<i>Relevant stakeholders</i>	<i>Specific recommendations</i>
UNCDF, SNV (OYE & MSME) project staff	A broader strategy to improve access to finance for MSMEs could be developed. This includes diversifying the funding sources beyond traditional grants and loans. UNCDF and SNV could introduce tailored financial instruments such as cooperative savings schemes, peer-to-peer lending, and partnerships with fintech companies to provide micro-loans. EUTF can incentivise these efforts by allocating dedicated funds to innovation in financial inclusion and ensuring continuous monitoring and adaptation of these mechanisms based on beneficiary needs.
Financial institutions and savings associations	Financial institutions and savings associations could (continue to) develop MSME-specific financial products that include low collateral requirements and simplified application procedures. Financial institutions such as local banks could work with local chambers of commerce and trade associations to develop credit-scoring mechanisms that reflect the informal nature of

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	MSME operations in rural settings, which often lack formal financial records. The development of savings associations can be formalised as an integral part of the project.
Government agencies	Government agencies can support MSMEs by creating or expanding guarantee schemes to reduce the risk for financial institutions lending to MSMEs. Ministries like the Ministry of Local Government, Decentralization and Rural Development the Ministry of Business Development, the Ministry of Labour could also incentivise the creation of public-private partnerships that foster the development of local MSME incubators, which can act as intermediaries in securing access to finance from both domestic and international investors.

Recommendation 3: Transfer and apply standard-operating procedures used to ensure gender-sensitivity of the project to other vulnerable groups such as returnees and people of different age brackets to better tailor project activities to their needs.

Priority: Medium

Linked to Conclusion 2, 3 and 7

<i>Relevant stakeholders</i>	<i>Specific recommendations</i>
UNCDF, SNV project planning and implementing staff	Project planning and implementing staff could design specific standard operating procedures (SOPs) for returnees and different age groups, modelled on the successful gender-sensitive practices already in place. These SOPs may include specific guidelines on inclusive training content, monitoring and evaluation frameworks, and disaggregated data collection that identifies barriers for each group. These should be field-tested with the target groups to ensure practical relevance.
EUTF	To support this, donors like EUTF can provide targeted grants that specifically address vulnerabilities of different groups, ensuring alignment with local cultural practices. EU Trust Fund Managers of the Horn of Africa and the Sahel Lake Chad windows could also backstop compliance through technical assistance and facilitate periodic review meetings where stakeholders report on the effectiveness of SOPs in reaching and engaging vulnerable subgroups.

Recommendation 4: Utilise synergies and improve integration of project components that are led by different implementers

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Priority: High

Linked to Conclusion 9

<i>Relevant stakeholders</i>	<i>Specific recommendations</i>
UNCDF, SNV project planning and implementing staff	UNCEF and SNV should align e.g. through joint working groups at the project design phase, ensuring that goals, methodologies, and outcomes are aligned across components. A shared digital platform for monitoring, evaluation, and reporting could be established to track common beneficiaries and facilitate real-time data sharing between implementing organisations. Joint staff training and cross-organisational site visits and lessons-learned workshops can further strengthen collaboration and create cohesive project delivery.
EUTF	Donors such as EUTF can leverage their influence to incentivise close cooperation between the different implementing partners. The strategic position donors hold can help to set clear expectations for collaboration among implementers. This can be achieved by setting requirements for joint planning and learning sessions, shared progress reports, and/or incentivising collaborative milestones/joint targets. Additionally, donors can provide funding mechanisms that encourage cross-component synergies.

Recommendation 5: Link economic empowerment activities more strongly to local market development and activities that combat other key drivers for migration to potentially increase and generate evidence for the project’s effect on irregular migration.

Priority: High

Linked to Conclusion 6

<i>Relevant stakeholders</i>	<i>Specific recommendations</i>
Implementers	Implementers could expand partnerships with local businesses, vocational training centers, and community organisations to ensure that economic empowerment activities align directly with local market demand. These partnerships can focus on increasing job placement opportunities in sectors with growth potential, such as green technologies, renewable energy, and agriculture.

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Donors	Donors like the EUTF could prioritise projects that have a comprehensive approach, addressing both economic and non-economic drivers of migration. Funding structures should enable implementers to adjust activities based on emerging market trends and migration patterns.
Government partners	Government institutions could facilitate better coordination among sectors like labour, social services, and education to ensure a cohesive strategy for reducing irregular migration. Policies should encourage investment in sectors that can absorb youth employment, thereby reducing the economic push factors of migration. Government partners could consider establishing vocational training programs that are co-developed with local industries to ensure job placement post-training.

4.3. LESSONS LEARNT

The evaluation of the GrEEn project has yielded valuable lessons that are drawn from the evaluation's findings and conclusions. Lessons learned on project successes and areas for improvement as well as prevailing evidence gaps can be transferred and inform actions of practitioners and policy makers that work in similar contexts and situations within the livelihood sector, fields of economic development and migration management. This section summarizes the key lessons learned:

1. The GrEEn project showed that **linking transitional aid** (in the form of CfW) and long-term **economic development activities** (in the form of business development and vocational training) has the potential for convergent and multiplier effects.
 - Qualitative research showed that beneficiaries were more willing to buy into the longer-term TVETs that did not promise quick or easy pay-outs because of the positive experience of the CfW component, which had provided both income and rehabilitated community assets. In addition, CfW had a surprisingly long-lasting positive effect on employment. Further exploring how to best maximise synergies between components and incorporate CfW outcomes into the subsequent TVET activities may help increase the scope and sustainability of project impacts.
2. Livelihood projects that focus on **self-employment activities in remote and rural areas** may be **more relevant and cost-effective than those** that try to **link job seekers with employers**.
 - Qualitative and quantitative findings indicate that facilitating wage employment is only relevant in areas where (enough) local job opportunities exist. Qualitative findings also showed that overreliance on established project blueprints during project planning can lead to activities that are not relevant within the local context. **Investing early on in context-specific market assessments** instead can save implementers time and money to make course corrections during the project implementation.
3. Qualitative findings underline the **importance of access to finance for business development**, while both quantitative and qualitative results indicate that linking project participants with microfinance institutions (MFIs) to provide loans may either not be enough to

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ensure access to finance for all beneficiaries or that it may take longer for effects to materialise.

- Although the provision of project grants is more reliable and easier to control, it is less sustainable, can be (too) costly for donors and may risk reinforcing a (often pre-existing) hand-out mentality towards implementing development organizations. On the other hand, qualitative findings underline that projects need to consider existing attitudes and beliefs towards (institutional and other) lending practices within the projects' catchment population to assess the feasibility of different types of loans, grants and investments. It is assumed that projects which promote access to a variety of funding channels (e.g. linking to MFIs, investors, and business grant competitions, setting up savings groups etc.) are likely to fit the needs and interests of a broad range of beneficiaries.
4. The reported success of the project's "green technology" approach underlines the **potential to integrate modules on circular economy and resource efficiency** into any TVET or business development project and its added value.
 - Qualitative research showed that such activities were easy to implement, mobilised high levels of buy-in of beneficiaries, proved to have an economic added value and had the power to change underlying beliefs and behaviour towards the environment and utilisation of resources. However, research findings also indicated the limitations of this approach, particularly its inadequacy to improve climate resilience and the continuing challenges to applying more sophisticated "green technologies" in rural and remote areas where resources and know-how were scarce.
 5. Quantitative and qualitative findings indicate that projects which focus on combatting one root cause of migration can at best be expected to **contribute to changes in beneficiaries' migration decisions**, considering the complexity of the phenomenon and interconnectedness of influencing factors.
 - Donors should have realistic expectations of the potential impacts of individual economic empowerment projects on migration flows. To generate a robust evidence base for policy making future research should thoroughly investigate both interlinkages of different drivers and barriers towards migration as well as the interconnectedness of EU and member state efforts to combat those, to assess to what extent those efforts are effective.
 6. Finally, the evaluation findings highlight that **project goals and objectives can sometimes conflict with or undermine one another**. For instance, project catchment areas might be chosen primarily for their potential to reduce migration, which may not align with identifying the most suitable locations for boosting (green) employment or targeting returning migrants. Similarly, focusing on green technology training could predominantly engage men due to prevailing socio-cultural norms, potentially undermining efforts to achieve gender balance among beneficiaries. Moreover, concentrating on long-term employment opportunities might fail to address the immediate income generation needs of returning migrants.

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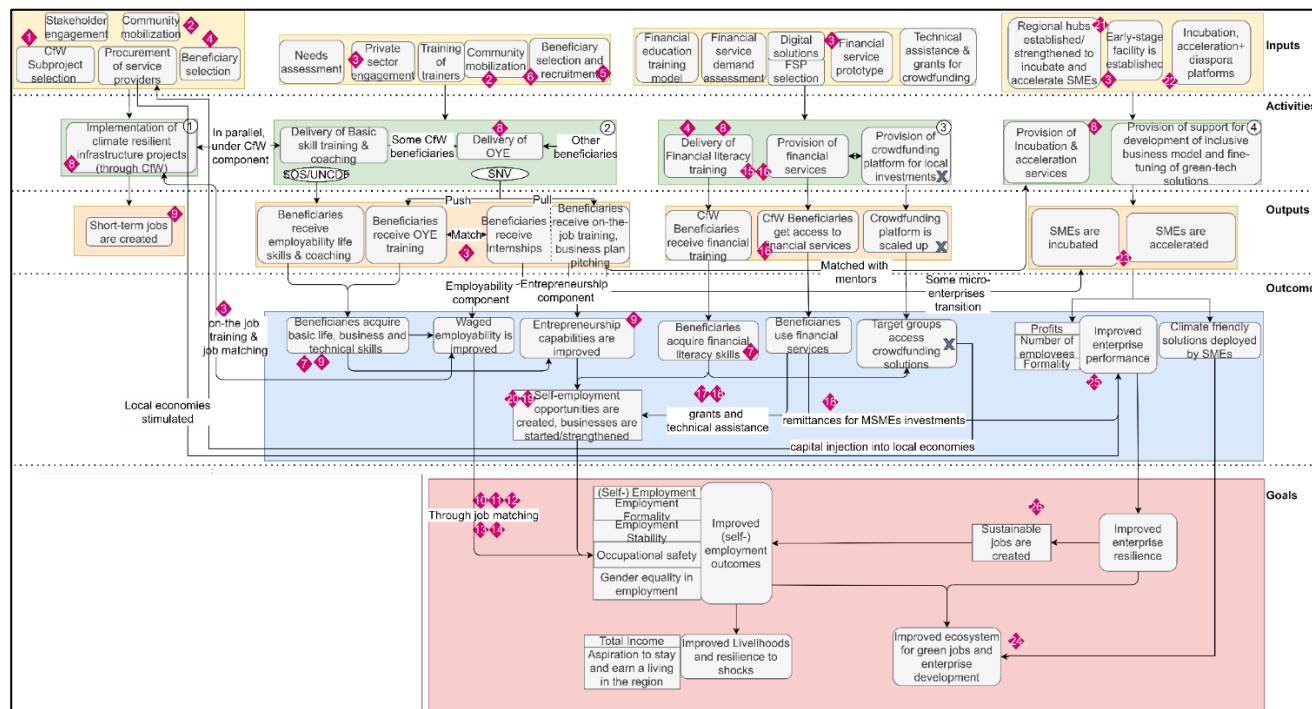
- It is important for both implementers and donors to identify and openly discuss potential conflicts between project goals and ambitions. While trade-offs are common, acknowledging them and agreeing on prioritization among objectives can help justify design decisions and provide a clearer explanation for why certain project outcomes may fall short of initial expectations.

5. APPENDIX

5.1. INTERVENTION LOGIC

5.1.1. Project Theory of Change

Figure 1: Project Theory of Change



Source: C4ED elaboration. Note: Assumptions are marked with the red diamond symbol and are elaborated in the table below (with corresponding numbers). Cells marked with an “X” are not included in the evaluation.

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N	Assumptions
1	<ul style="list-style-type: none"> • Stakeholders are interested and actively engaged in the implementation of the project
2	<ul style="list-style-type: none"> • Sensitization campaign is effective in disseminating information about the GrEEn project <ul style="list-style-type: none"> ○ Access to communities is feasible ○ Awareness campaign reaches all target population categories Content of sensitization messages is clear to potential applicants (language and delivery)
3	<ul style="list-style-type: none"> i. Public and private sectors are engaged from the outset to cocreate skills development curricula, placements and mentoring
4	<ul style="list-style-type: none"> ii. Interest from the target population in CfW activity leads to a sufficient number of applications <ul style="list-style-type: none"> • Target population is interested in a short-term occupation • Perceived high benefit of basic and financial skill development training • Decent remunerations and work conditions • Perceived high skills of on-the job coaching and mentorship • Low opportunity cost of participating to CfW activity
5	<ul style="list-style-type: none"> • Interest from the target population in the SNV training leads to a sufficient number of applications Perceived high benefit of skills development training • Encouragement from the job market • Low opportunity cost of attending SNV training
6	<ul style="list-style-type: none"> • Interest from the SNV beneficiaries to receive advanced business training <ul style="list-style-type: none"> ○ Target population is interested in self-employment
7	<ul style="list-style-type: none"> • Training is appropriately tailored to the needs of participants <ul style="list-style-type: none"> ○ Selected trainers are capable and motivated for the training ○ Training concept and curricula are specific on content and methodology and of good quality ○ Training is appropriate for baseline knowledge of participants ○ Trained instructors have interest in sharing information ○ Trained instructors have pedagogical skills to transmit knowledge acquired

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	<ul style="list-style-type: none"> ○ Training concept is relevant to the needs of participants
8	<ul style="list-style-type: none"> ● COVID-19 does not interrupt or stop activities completely <ul style="list-style-type: none"> ○ CfW activity takes place ○ OYE program takes place ○ Regional hubs are established/strengthened
9	<ul style="list-style-type: none"> ● Participants attend program and complete the full pathway in order to maximise the benefits <ul style="list-style-type: none"> ○ High attendance/No dropout ○ High motivation to attend classes/work ○ Social/Gender norms are encouraging to females attending ○ Limited or no costs of training (including travel costs) ○ Low opportunity costs ○ High perceived quality of training
10	<ul style="list-style-type: none"> ● Graduates actively seek employment <ul style="list-style-type: none"> ○ Job-search encouragement higher thanks to improved skills ○ Limited/No direct and indirect costs of job-search ○ High perceived benefit of job search (high probability of obtaining job) ○ Good information on opportunities
11	<ul style="list-style-type: none"> iii. Graduates hold more employable skills demanded by employers <ul style="list-style-type: none"> ○ Higher skills are desired by employers (skills matching) ○ Relevance of acquired skills to integrate the labour market (importance of skills rather than personal networks)
12	Graduates are able to signal their skills
13	<p>There are sufficient decent and sustainable jobs linked to the skills acquired in the labour market</p> <ul style="list-style-type: none"> ● High number of potential employers (high labour demand) ● Good macroeconomic situation leads to hiring and job creation ● Graduates have sufficient information on labour market and adapt their reservation wage accordingly ● Graduates do not drop out from the acquired jobs
14	No discrimination preventing women from obtaining jobs

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15	<p>iv. Conducive regulatory environment for FSPs</p> <ul style="list-style-type: none"> • FSPs are able to meet liquidity and other requirements enacted by the regulator to stabilise the sector
16	<p>v. The financial services deployed is inclusive and effective in supporting beneficiaries in their ventures</p> <ul style="list-style-type: none"> • Obstacles to take up of digital technology are identified and removed • Digital tools will increase outreach and lower costs • Alternatives to loans are promoted, such as saving groups, remittances and crowdfunding • FSPs have enough capacity to use technology with clients • Financial transactions costs are low and informal channels do not hamper access to financial services
17	Beneficiaries use the grants and technical assistance for productive investments to strengthen their enterprises
18	<p>vi. Strong leverage of additional investments</p> <ul style="list-style-type: none"> • Financing vehicles will allow easy funding top-up
19	<p>vii. Graduates want to start an enterprise/become self-employed</p> <ul style="list-style-type: none"> • Graduates believe they have the required ability to start enterprise/become self-employed • Graduates perceive a benefit to starting an enterprise/become self-employed
20	<p>viii. Graduates are able to start enterprise</p> <ul style="list-style-type: none"> • Access to financial capital • Administrative costs (direct and indirect) are not too high to register formal business • There are market opportunities and the required infrastructure for starting the desired enterprise
21	<ul style="list-style-type: none"> • Sufficient appetite among formal and informal institutions to expand or create new services; and willingness by district authorities to support the project
22	<ul style="list-style-type: none"> • Interest from the target SMEs in incubation/acceleration program leads to a sufficient number of applications <ul style="list-style-type: none"> ○ Perceived high benefit of incubation/acceleration services ○ Encouragement from the job market • Low opportunity cost of attending SNV training
23	<ul style="list-style-type: none"> • SMEs participants remain committed to and complete program: <ul style="list-style-type: none"> ○ Regularly make use of incubation & acceleration services, ○ Seek support for development of inclusive business model and put into practice lessons received ○ Take advantage of access to network and mentors

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24	<ul style="list-style-type: none">• The market for climate-friendly solutions does not contract during the project life-span
25	<ul style="list-style-type: none">• SMEs have improved their business skills
26	<ul style="list-style-type: none">• SMEs are able to scale with sufficient speed to enable (financially) the creation of additional jobs by end of acceleration period

Source: C4ED elaboration

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5.1.2. Intervention Logframe

Results chain		Resp	Indicators	Source of information verification	Reference points (Baseline 2019)	Targets (by end of project)
Overall objective: Impact	To contribute to addressing the root causes of irregular migration through green and climate resilient local economic development and improving future prospects of beneficiaries, by increasing access to finance of returnees, youth and women, in selected regions (Ashanti and Western)	UNCDF and SNV	Rate of unemployment among young people (15-35) in the intervention region	National statistics (GSS), Final evaluation	Wester: 12.5% Ashanti: 16.7% ¹⁶	23% ¹⁷
		UNCDF and SNV	Number of young people and returnees who intend to stay and earn a living in Ghana - Ashanti and Western regions (disaggregated by sex, age and region)	Qualitative interviews after cohorts and/or during final evaluation	0	60% meant as those who responded positively to qualitative interviews
Specific objective(s): outcome	SO 1: Support the transition of local economies to green and climate resilient development.	UNCDF and SNV	Number of MMDAs that have initiated a transition to green and resilient local economies through the integration of these issues in local plans and investments programmes ¹⁸	Agreement signed	0	10 MMDAs
	SO 2: To improve the employability and entrepreneurship capabilities of selected youth, by matching them with market opportunities and mentoring them into (self-) employment and enterprise development (with a focus on green and climate resilient local economies)	SNV	Number of decent jobs ¹⁹ created (disaggregated by sex, age, sector and region)	Follow up assessment, annual SME scorecard	0	5,000 with the following breakdown: 3,500 from R2 and 1,500 from R4

¹⁶ Data is from Ghana Living Standards Survey by Ghana Statistical Service (2019) and in line with GERF 1.11. Reports accessible here: https://www.statsghana.gov.gh/gss-main/fileUpload/pressrelease/GLSS7%20MAIN%20REPORT_FINAL.pdf.

¹⁷ Negative trends are due to the COVID-19 outbreak in 2020 as well as the macro-economic crisis that affected Ghana in 2022 that go beyond project's control. Despite the negative trends, the project will contribute to slow down the deterioration of the unemployment rate.

¹⁸ Aligned with EU Results Framework 3.4 and EU TF Common Output indicators 2.1 "Number of local development plans directly supported".

¹⁹ Definition in line with ILO Decent Work Agenda <https://www.ilo.org/global/topics/decent-work/lang--en/index.htm>.

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	SO 3: To create and strengthen local ecosystems that support youth (self-) employment and the development of MSMEs	SNV	Number of people who have been placed on internship in the targeted sectors (disaggregated by sex, age, sector, and district)	Service provider reports	0	4950 ²⁰
		SNV	Number of project participants who have benefited from longer-term mentorship to become self-employed, employed or have strengthened enterprises	Follow up assessment	0	3500
		UNCDF	Number of beneficiaries accessing financial services ²¹ (disaggregated by sex, age and region)	Reports from financial partners	0	70,000 people accessing financial services (youth: 60% to 80%, women: 40% to 60%) and returnees (5% to 10%)
Results: outputs	Result 1: Local economies are stimulated and short-term job opportunities for youth, women and returnees are created through green resilient public investments	UNCDF	1.1 Number of short-term jobs ²² (full time equivalent – during a month) created (disaggregated by sex, age, sector and district)	EDASH generated report (Calculated by manhour, CfW salary and portion of PBCRG allocated for CfW activities)	0	2,750 short term jobs created
		UNCDF	1.2 Value of investments delivered by local SMEs ²³ (disaggregated by volume, sector and district)	Financial report MLGDRD report	0	EUR 500,000 investments delivered by local SMEs
		UNCDF	1.3. Number of investments delivered and funded/co-funded through the diaspora crowd-funding [1] platform [2] (disaggregated by sector and district)	Report from Service Partner, MMDAs reports	0	4 investments delivered and funded/co-funded through the diaspora through the PBCRGs)
		UNCDF	1.4. Number of beneficiaries with improved access to green and resilient infrastructure services ²⁴ across sectors (disaggregated by sex, age and district)	Consolidated MMDAs report	0	375,000 beneficiaries of improved infrastructure services (women 40% to 60%)

²⁰ Under R2, 5,000 beneficiaries undergo a training both from the Employability and Entrepreneurship streams. All of them are expected to do an internship, therefore the target reflects the inters who complete an internship and accounts for 1% drop outs.

²¹ Aligned with EU Results Framework 2.13 and EU TF Common Output indicators 1.3. The indicator refers to those accessing/using financial services developed under the Action.

²² Aligned with EUTF Common output indicators 1.1 “Number of jobs created” and EU Results Framework 2.11.

²³ Aligned with EUTF Common output indicators 1.7.

²⁴ Aligned with EU TF Common output indicators 2.9 “Number of people having improved access to basic services” and EU Results Framework 2.1.

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Result 2: Employability of youth, women and returnees are improved through orientation support and assistance, to transition to skills development, for the benefit of green and climate resilient local economies	SNV	2. 1 Number of people who acquired basic life, business, and technical skills through training and/or internship (disaggregated by sex, age and region)	Service Providers and follow-up assessment reports	0	5,000 people trained on basic life and business skills (youth 60% to 80%, women 40% to 60% and returnees 5% to 10%)
	UNCDF	2.2. Proportion of cash for work beneficiaries participating in employability life skills and technical training ²⁵ (disaggregated by sex, age, and district)	Report from implementing partner	0	100% CfW beneficiaries engaged
	UNCDF	2.3 Proportion of cash for work beneficiaries receiving demonstrable coaching and mentoring support ²⁶ , improving their employability and performance	Report from implementing partner	0	100% CfW beneficiaries engaged
Result 3: Increased access and usage of financial services, leveraging remittances, adapted to the needs of (i) youth, women and returnees benefiting from cash for work schemes and (ii) local communities and (iii) MSMEs	UNCDF	3.1 Number of trainees in financial literacy ²⁷ training/modules (disaggregated by sex, age and region)	Consolidated FSP reports	0	70,000 people trained in financial literacy (youth: 60% to 80%, women: 40% to 60%)
	UNCDF	3.2. Volume of savings mobilized (disaggregated by sex, age and region)	Consolidated FSP reports	0	EUR 1,400,000 savings mobilized
	UNCDF	3.3. Number of remittance-linked financial services supported by the Action	Consolidated FSP reports	0	4
	UNCDF	3.4. Volume of funds mobilized from the diaspora through crowdfunding platforms or other financial services channeled in support of targeted groups	Consolidated FSP reports	0	EUR 300,000 funds mobilized from the diaspora
	UNCDF	3.5. Number of institutions supported by the action to test, pilot and deliver financial services	Consolidated UNCDF reports	0	10
	SNV	4.1 Number of SMEs supported by the project (disaggregated by sector and region)	SNV reports	0	100 SMEs have been supported (disaggregated by number of employees, sector and district)

²⁵ Aligned with EU TF Common output indicators 1.3. “Number of people assisted to develop economic income-generating activities”.

²⁶ Aligned with EU TF Common output indicators 1.3. “Number of people assisted to develop economic income-generating activities”.

²⁷ Aligned with EU Results Framework 2.13 and EU TF Common Output indicators 1.3. “Number of people assisted to develop economic income-generating activities”.

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	Result 4: SMEs, offering decent and sustainable jobs to youth, women and returnees, are incubated and/or accelerated and contribute to green and climate resilient local economies	SNV	4.2 Number of decent jobs created by supported SMEs (disaggregated by sex and region)	SNV job creation survey	0	1,500 decent and sustainable jobs created by SMEs (youth: 60% to 80%, women: 40% to 60%)
		SNV	4.3. Number of incubation and acceleration hubs supported	SNV agreements with hubs	0	10 Hubs supported to provide incubation and acceleration services to supported SMEs
		SNV	4.4 Number of SMEs supported to green ²⁸ their business	SNV reports	0	25 climate solutions deployed by SMEs to green their business
		SNV	4.5. Number of networking and market platforms facilitated to support MSMEs (disaggregated by region)	SNV reports	0	10

Source: C4ED elaboration

²⁸ Green meant as eco-friendly climate resilient solutions e.g. practices, equipment.

5.2. EVALUATION METHODOLOGY

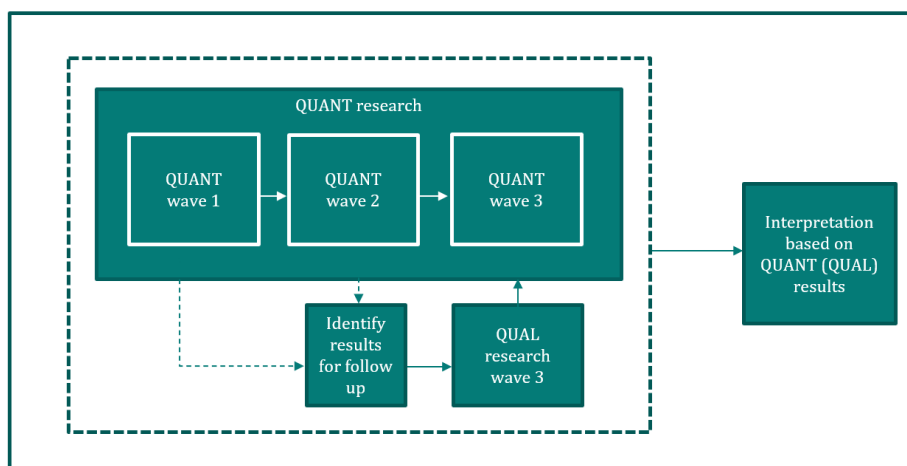
The following section illustrates the mixed methods approach, specifically the quantitative and the qualitative methods used within the impact evaluation.

5.2.1. Mixed methods approach

The mixed methods approach used for the study follows an **embedded design**, depicted in Figure 2. This approach represents an integrated design, incorporating qualitative data into a quantitative evaluation design. Within this framework, the qualitative data provides a supportive, secondary role to the study, based primarily on quantitative data. The premise of this design is that a single data set is insufficient, that different questions need to be answered, and that each type of question requires diverse kinds of data (Creswell et al., 2006).

For the evaluation of the GrEEEn project, C4ED uses a model in which qualitative endline data are collected after quantitative (baseline and midline) data. This sequential approach will facilitate the explanation of preliminary quantitative results and the follow-up on participants' experiences with certain types of outcomes. Hence, the quantitative results will be used to frame and adjust the scope of the qualitative evaluation and gain insights into why and how the identified changes took place.

Figure 2: Embedded design model

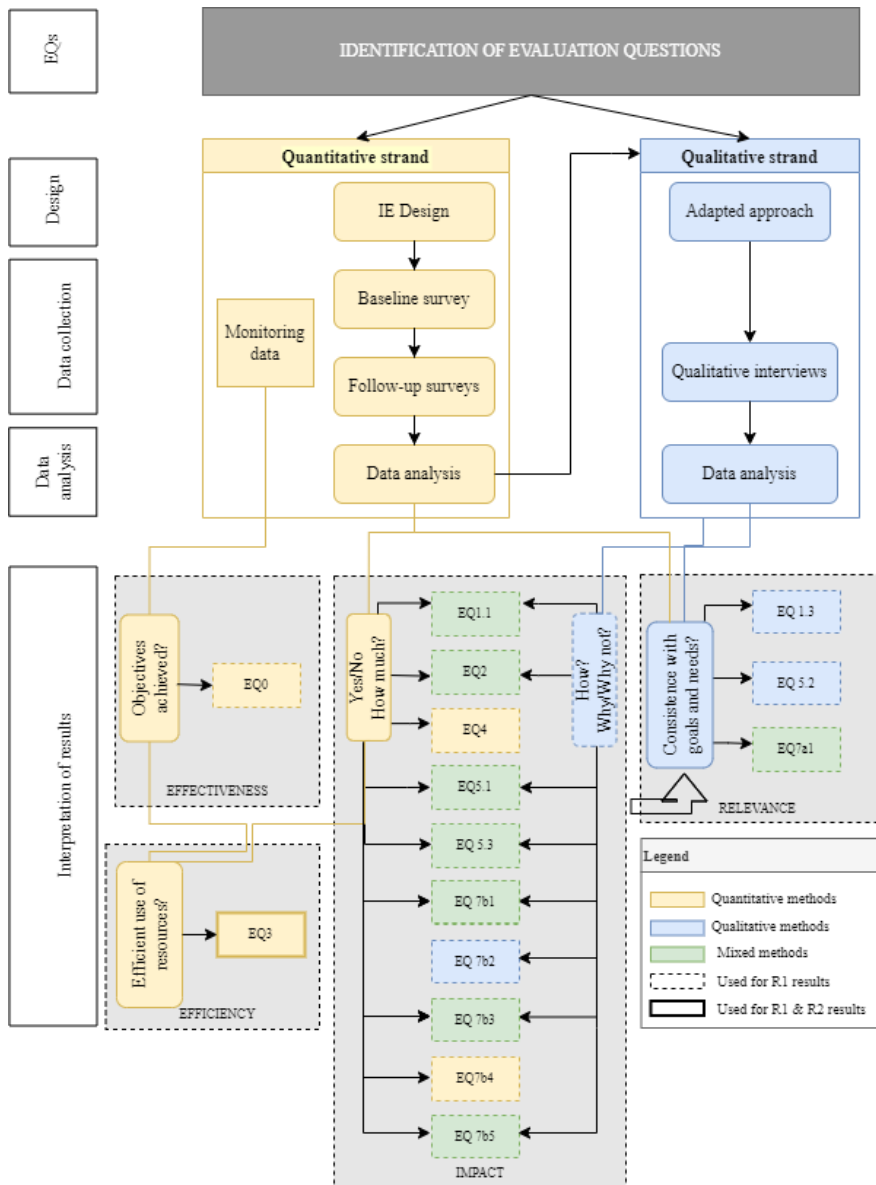


Source: C4ED elaboration

Figure 3 presents the overall methodological framework from inception until the final stage of analysis and interpretation of results. Based on the embedded design approach, C4ED research poses EQs that are exclusively addressed by either qualitative or quantitative means (i.e., EQ 0, 3, 4) as well as EQs which are jointly addressed and explored from different angles (i.e., EQ 1, 2, 5 and 7). The evaluation methodology has been developed in line with the Terms of Reference and is informed by discussions held at the inception stage with the UNCDF and SNV project teams.

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Figure 3: Diagram of overall mixed methods design



Source: C4ED elaboration

5.2.2. Quantitative methods

CIE design

Counterfactual study. The counterfactual study primarily evaluates the causal effect of the CfW component activities delivered to beneficiaries and utilises an RCT with a lottery design. Based on the oversubscription of applications across CfW sites, CfW applicants were randomly assigned to either treatment or control within each site.

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Mixed methods studies. As per the inception report (IR), the quantitative methodology for the mixed methods studies relies on using panel data, allowing the measurement of changes in outcomes for beneficiaries (individuals and enterprises) over time.²⁹

Sampling strategy

Counterfactual study. The applications for the CfW component are the basis for the counterfactual study. Due to their non-random enrolment in the component, returnees and community facilitators were excluded from the evaluation sample. The remaining pool of applicants from the first and second rounds was randomly selected for treatment and control via a public lottery based on the capacity at the respective CfW sites. As depicted in Table 1, a total of 1,042 individuals were selected for the component via the public lottery in two cohorts. From the remaining 2,446 individuals in the control group, 1,380 were randomly sampled for endline data collection.

Table 1: Counterfactual study of CfW beneficiaries: sample size

	Total Sample	Sampled for interviews	Interviewed at end-line
Control	2,446	1,380	1,374
Treatment	1, 042	1,042	1,018
Total	3,488	2,422	2,392

Source: C4ED elaboration

Mixed methods study of OYE individual beneficiaries. For OYE, sampling is conducted based on the lists of selected beneficiaries provided by SNV in each application round of OYE. The sample for the data collection was drawn from the fourth SNV beneficiary cohort in February 2022.³⁰

The evaluation sample was selected through enumerators randomly interviewing up to 35 beneficiaries per Metropolitan, Municipal and District Assemblies (MMDA) during their visit to the training centres. This process resulted in a sample of 350 OYE beneficiaries being selected from those who attended the training courses during the survey. The total sample reflects the desired quotas for each category (young female, young male, old female, old male) and considers an attrition rate of 15%. Table 2 displays the evaluation phase and sample size per wave, showing that at endline, 332 individuals could be re-interviewed. This translates into an attrition rate of five per cent, lower than the planned rate.

²⁹ Panel data is data that contains observations about the units of analysis (individual or enterprises) at multiple points in time, say at year 1 and year 2. Time changes in levels of outcome indicators for a given unit of analysis can be measured as outcome at year 2 minus outcome at year 1.

³⁰ Referred to as OYE “baseline” henceforth.

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Table 2: Mixed methods study of OYE individual beneficiaries: sample size per wave and evaluation phase

Wave	Evaluation phase	Sample size
Baseline (2022)	Baseline	350
Endline (2023)	Endline	332

Source: C4ED elaboration

Mixed methods study of beneficiary MSMEs. The evaluation of the MSME component includes all enterprises from the 2021 and 2022 rollout. Out of the original 59 first-cohort MSMEs interviewed in 2021, C4ED managed to trace and survey 55 in 2022. Additionally, 30 new MSMEs were included. Thus, at endline, the sample consists of 85 MSMEs from two waves. Table 3 displays the evaluation phase and sample size per group for each data collection wave. The number of observations for waves one and two has been updated based on the actual number of interviews conducted.

Table 3: Mixed methods study of MSMEs: sample size per wave and evaluation phases

Wave	Evaluation phase	Sample size
One (2021)	Baseline for group one	59
Two (2022)	Midline for group one and baseline for group two	55 (group one) + 30 (group two) =85
Three (2023)	Endline for groups one and two	85

Source: C4ED elaboration

Analysis

Counterfactual study

RCT. A regression analysis was performed to compare the treatment versus control group using Ordinary Least Squares (OLS) estimation. OLS regression is a statistical technique to estimate the relationship between an independent variable (the treatment) and a dependent variable (the outcome). In the context of RCT analysis, OLS helps assess the causal effect of the treatment on the outcome while controlling for potential confounding factors.

To conduct the OLS regression for RCT analysis, the following model is employed:

$$Y_i = \alpha + \beta_1 T + \gamma Y_{i0} + X_i \mu + S_b + e_i \quad (1)$$

This basic specification regresses the outcome of interest (e.g., income, Y_i) for a given individual on a binary indicator of treatment assignment (T). In addition, the specification may add baseline-level variables (Y_{i0}), as well as area-level (e.g., region) fixed effects (S_b), to control for pre-project characteristics and time-constant area-specific differences (e.g., different labour market sizes or infrastructures), respectively. Individual-level characteristics not likely to be affected by treatment (X_i) may also be added.

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Mixed methods study of individual beneficiaries

The analysis used panel data, whereby the key outcomes and outputs for the same individual can be observed over time and compared against project targets. Correlations between outcomes and baseline characteristics and treatment type were explored in a regression analysis, where the relevant outcome (e.g., income) for a given individual is regressed on several individual-level characteristics. The findings were triangulated with qualitative data to evaluate how the results are interconnected.

Mixed methods study of MSMEs

As above, the analysis used panel data, whereby the key outcomes and outputs for the same beneficiary MSMEs can be observed over time and compared against project targets. In addition, the development of the outcomes and outputs were compared between the treatment and control populations. Unfortunately, the limited final sample for MSME respondents below 100 is not suited for regression analysis as described for the OYE and CfW components above. Instead, C4ED presented mostly descriptive statistics and use t-tests, which indicate whether differences in control and treatment outputs and outcomes can be considered statistically significant at conventional levels. Finally, qualitative insights enrich, explain, and are triangulated with quantitative findings.

5.2.3. Qualitative methods

As part of the mixed methods studies and to complement the quantitative methods, qualitative methods were employed to address Results 2, 3 and 4. The qualitative methodology remained largely as planned and elaborated in the IR and subsequent annual reports, with minor adjustments in the sampling strategy. While the overall sample size remained unchanged, respondent categories and interview numbers per category were slightly modified to better respond to the project as it progressed, as well as to practical challenges during data collection. The following chapters provide a summary of the qualitative approach.

Sampling strategy

As elaborated in the IR, the qualitative sampling strategy for interviews **purposely sampled** information-rich cases to triangulate and complement the results from quantitative surveys. Two forms of purposive sampling were used for different respondent types. Whereas stratified heterogeneous sampling was used to select project beneficiaries and non-beneficiaries, snowball sampling was used to select key informants.

The evaluation initially intended to select a sub-sample of the quantitative sample by identifying one MMDA of the Ashanti Region and one of the Western Region using typical case sampling within the two regions and maximum variation sampling between the two regions. However, interviews with project implementing staff and local data collectors confirmed that variations between MMDAs were minimal and irrelevant to the selection. Considering C4ED's experience with high attrition and low response rates at midline, we opted to select the two MMDAs with the largest quantitative sample size from each region instead, namely Wassa Amenfi East (for Western Region) and Offinso North (for Ashanti Region) to mitigate challenges of mobilising respondents during data collection.

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C4ED sampled three respondent groups: (a) beneficiaries of the intervention; (b) implementers of the intervention; (c) other stakeholders affected by or affecting the intervention which were stratified further into sub-categories.

GrEEn project beneficiaries: To maximise synergies and efficiency, the qualitative sample was planned as a sub-sample of the quantitative sample. However, qualitative researchers struggled with attrition and high non-response rates and, at times, had to resort to snowball sampling outside of quantitative sample. Considering attrition and available data sets that limited sampling variation, the final stratified heterogeneous sampling frame included male/female, returnee/host, youth (18-35 years) and former CfW beneficiaries. Other markers for vulnerability and variation (e.g., disability, female-led household, ethnic minority, etc.) could not be included in the sampling but were – where applicable – considered during the data analysis. Sampling was further stratified by project results and outputs:

- 1) Project participants benefitting from OYE wage- and self-employment activities³¹
- 2) MSME representatives benefitting from MSMEs' incubation/acceleration activities
- 3) Secondary beneficiaries finding employment via the MSME's incubation/acceleration activities

Implementers of the intervention were identified via snowball and chain sampling in cooperation with SNV focal points. KIIs were conducted among management, thematic experts, M&E, and field staff.

Other stakeholders affecting and/or affected by the project functioned as key informants on the project and were selected mainly via snowball and chain sampling. To identify the key informants for KII, C4ED consulted with SNV to connect researchers to responsible persons in relevant positions and in the selected locations. After consultation with SNV, the final sample for key informants comprised a) project sub-partners, including representatives of (potential) employers and local business providers, and b) representatives of FSPs.³² Finally, the original sampling strategy provided in the IR made interviews of non-beneficiaries optional, depending on whether evolving M&E data indicated that the project had positive or negative effects on non-beneficiaries. As M&E data pointed to relatively high attrition rates, the research team decided to include project drop-outs as non-beneficiaries in the final qualitative sample to explore further the relevance of the project and the reasons for drop-outs. Table 4 below depicts the revised sampling strategy.

³¹ Initially, C4ED intended to interview OYE beneficiaries who also benefitted from the job placement activities. However, since the vast majority of beneficiaries turn out to enrol for the self-employment path instead, the sampling strategy did not set quotas for job placement beneficiaries.

³² The original sampling frame also suggested government officials and representatives of public institutions and associations involved in the GrEEn project; however, as SNV reported that their involvement in the project was negligible, C4ED decided to focus on stakeholders that were more immersed in the project (increasing quotas for SNV staff, sub-partners, and non-beneficiaries) and hence could inform more meaningfully on the project. As cooperation with FSPs turned out to be minimal, the original quota for the sample of FSPs was also reduced.

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Table 4: Revised sampling strategy for qualitative data collection

Respondent categories	Quota sub-groups	Data collection method	Offinso North (Ashanti Region)		Wassa Amenfi East (Western Region)		Total	
			No. sessions	No. participants	No. sessions	No. participants	No. sessions	No. participants
1) OYE Male trainees/employees & self-employed (youth, host and returnees)	7 (potential) employees, 7 (potential) self-employed, all 18-35 years	FGD	1	7	1	7	2	14
2) OYE Female training participants	Trainees of wage- and self-employment track	FGD	1	7	1	7	2	14
3) OYE training participants	Returnees, former CfW beneficiaries, youth, women	IDI	7	7	7	7	14	14
4) MSME incubation/acceleration training participants	Male / female, youth, returnee/host MSME representatives	IDI	4	4	4	4	8	8
5) Male MSME employees	Youth/adult, returnee/host employees	FGD	1	7	1	7	2	14
6) Female MSME employees	Youth/adult, returnee/host employees	FGD	1	7	1	7	2	14
7) (actual or potential) employers of OYE training participants (excluding MSME)	Partners (employers) of internship /job placement programme	KII	2	2	1	1	3	3

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8) FSPs	Local banks	KII	1	1	1	1	2	2
Respondent categories	Quota sub-groups	Data collection method	National / regional / mixed				Total	
			No. sessions	No. participants	No. sessions	No. participants		
9) Male / female, SNV staff and consultants	2 regional technical staff leading implementation in the field 4 Management staff (1 Project Manager, 1 M&E, 1 OYE, 1 MSME expert)	KII	6	6	6	6	6	
10) Public and private project implementing partners	1 incubation hub implementing partner (Western Region); 1 acceleration hub implementing partner (Ashanti Region); 1 OYE training center / implementing partner Wassa Amenfi East; 1 OYE training center / implementing partner Offinso North	KII	4	4	4	4		
11) Non-beneficiaries affected by the project	dropouts and / or people who have applied to trainings but were not accepted	IDI	5	5	5	5		
Total						50	98	

Source: C4ED elaboration

Analysis

Data analysis for the qualitative component consisted of two main tasks: i) analysis of secondary qualitative data provided by the project, including monitoring data, baseline and midline data and studies conducted for the purpose of informing the implementation, and ii) analysis of primary qualitative data collected through KIIs, IDIs, and FGDs. C4ED used MAXQDA software to analyse the transcripts and support the systematisation of the information. An inductive and comparative method was applied to first develop and later employ a robust thematic coding method and coding tree. This allows C4ED to systematically code for drivers of change, project outcomes, and to whom or what the change, if any, can be attributed. The process involves developing conceptual links and grouping and expanding the codes, as needed. The resulting descriptive was integrated and triangulated with the preliminary quantitative findings to ensure breadth and depth in the study report.

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5.3. DESCRIPTION OF THE SAMPLE

5.3.1. Cash for Work Component

Table 5 shows the summary statistics for the CfW component, aggregating applicants from cohort 1 and cohort 2. The average age of CfW applicants is 36 years old, and approximately a quarter of them reside in female-headed households. About one-fifth of the sample have not completed any formal education, and about one-quarter have completed up to primary level education. The average number of members in a household is approximately six, with two of those household members reportedly earning income (from any source).

Table 5: Descriptive statistics – CfW sample

	(1) Full sample	(2) Selected	(3) Not selected	(4) (2)-(3) (p-value)
Age	36.3 (12.0)	37.0 (11.3)	35.7 (12.5)	1.3** (0.01)
Household head is female	0.28 (0.45)	0.31 (0.46)	0.27 (0.44)	0.04* (0.05)
Household size	5.8 (2.8)	6.0 (2.9)	5.7 (2.7)	0.3*** (0.01)
No education	0.19 (0.39)	0.19 (0.40)	0.18 (0.38)	0.02 (0.31)
Primary level	0.24 (0.43)	0.26 (0.44)	0.22 (0.41)	0.04** (0.02)
Middle/secondary	0.55 (0.50)	0.53 (0.50)	0.56 (0.50)	-0.04* (0.09)
Above secondary	0.03 (0.16)	0.02 (0.12)	0.04 (0.19)	-0.02*** (0.00)
Household members earning an income	2.1 (1.2)	2.1 (1.2)	2.2 (1.2)	-0.1* (0.05)
Observations	2,392	1,018	1,374	

Note: Columns (1), (2) and (3) present the sample means (proportions when % is shown in the variable name or in the table) of selected variables for the full sample, the treatment group and the comparison group, respectively. Standard deviations in parentheses. Column (4) presents the mean difference between the treatment and comparison groups. P-value of the corresponding t-test in parentheses. Significance stars: * $p \leq 0.1$, ** $p \leq 0.05$, *** $p \leq 0.01$.

Source: C4ED elaboration

Despite the randomisation into treatment, we observed slight differences in the socio-demographic characteristics between CfW beneficiaries and individuals in the control group. Individuals in the control group are, on average, one and a half year younger than beneficiaries, live in smaller households, have attained higher levels of education and are more likely to live in

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male-headed households. Considering the differences in characteristics between the two groups despite randomisation, C4ED will control for these differences in the analysis by including covariates in the final estimation.

5.3.2. OYE component

Table 6 shows descriptive statistics of OYE beneficiaries. The summary statistics show that the beneficiaries are about 32 years of age, and 80% are female. 13% of beneficiaries live in female-headed households. Only eight per cent report having not completed any education, while 22% completed primary level education. Beneficiaries live in households with an average of 5.5 members, of whom 2.2 earn an income.

Table 6: Descriptive statistics - OYE sample

	(1) Full sample	(2) Treatment Group	(3) Control Group	(4) (2)-(3) (p-value)
Age	35.0 (12.1)	31.7 (9.9)	36.0 (12.6)	-4.3*** (0.00)
Household head is female	0.45 (0.67)	0.41 (0.73)	0.45 (0.65)	-0.04 (0.39)
Household size	5.6 (2.7)	5.5 (2.9)	5.7 (2.6)	-0.2 (0.27)
No education	0.17 (0.37)	0.08 (0.27)	0.19 (0.39)	-0.11*** (0.00)
Primary level	0.22 (0.42)	0.22 (0.42)	0.22 (0.41)	0.00 (0.91)
Household members earning an income	2.1 (1.3)	2.2 (1.4)	2.1 (1.2)	0.1* (0.08)
Household members with disability	0.11 (0.38)	0.11 (0.38)	0.11 (0.38)	0.01 (0.76)
Observations	1,364	331	1,033	

Note: Columns (1), (2) and (3) present the sample means (proportions when % is shown in the variable name or in the table) of selected variables for the full sample, the treatment group and the comparison group, respectively. Standard deviations in parentheses. The treatment group comprises individuals who participated in the OYE component; the control group comprises individuals who were randomised into control under the CfW component. Column (4) presents the mean difference between the treatment and comparison groups. P-value of the corresponding t-test in parentheses. Significance stars: * $p \leq 0.1$, ** $p \leq 0.05$, *** $p \leq 0.01$.

Source: C4ED elaboration

5.3.3. MSME component

In this section, C4ED reports baseline descriptive statistics on indicators corresponding to specific EQs for the longitudinal component of the study that includes MSME beneficiaries surveyed in 2021 and 2022 combined. The sample corresponds to the final sample used for baseline-endline comparisons in the data analysis and hence a total of 77 MSME respondents. The

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vast majority of MSME beneficiaries received incubation services from SNV compared to acceleration services (86% vs 14%, respectively). Most MSMEs are urban and located in either Western or Ashanti regions, relative to Greater Accra. MSMEs are mainly involved in agriculture (42%), in the provision of water, hygiene and sanitation (WASH) services (34%), or, to a smaller extent, in renewable energy (13%). The remaining categories are listed for completeness but are negligible (manufacturing with three per cent, as well as food and beverages and textiles and garments with six and three per cent, respectively). Over 80% of MSMEs have one founder only and MSMEs, on average, have been operating for a little longer than four years.

Table 7 summarises descriptive statistics for MSME beneficiaries and MSME business characteristics. Descriptive statistics are presented both for the overall sample and disaggregated by gender of the lead personnel. With lead personnel, we refer to either the main founder, or co-founder. Table 7 reveals that the vast majority of MSME beneficiaries received incubation services from SNV compared to acceleration services (86% vs 14%, respectively). Most MSMEs are urban and located in either Western or Ashanti regions, relative to Greater Accra. MSMEs are mainly involved in agriculture (42%), in the provision of water, hygiene and sanitation (WASH) services (34%), or, to a smaller extent, in renewable energy (13%). The remaining categories are listed for completeness but are negligible (manufacturing with three per cent, as well as food and beverages and textiles and garments with six and three per cent, respectively). Over 80% of MSMEs have one founder only and MSMEs, on average, have been operating for a little longer than four years.

Table 7: Business characteristics of MSME beneficiaries

	(1) Full sample	(2) Male	(3) Female
Receiving incubation	0.86 (0.35)	0.92 (0.28)	0.80 (0.41)
Receiving acceleration	0.14 (0.35)	0.08 (0.28)	0.20 (0.41)
Western	0.48 (0.50)	0.38 (0.49)	0.58 (0.50)
Ashanti	0.49 (0.50)	0.62 (0.49)	0.38 (0.49)
Greater Accra	0.03 (0.16)	0.00 (0.00)	0.05 (0.22)
Urban	0.74 (0.44)	0.73 (0.45)	0.75 (0.44)
Rural	0.26 (0.44)	0.27 (0.45)	0.25 (0.44)
Agriculture	0.42 (0.50)	0.49 (0.51)	0.35 (0.48)

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WASH	0.34 (0.48)	0.24 (0.43)	0.43 (0.50)
Renewable energy	0.13 (0.34)	0.19 (0.40)	0.08 (0.27)
Manufacturing	0.03 (0.16)	0.03 (0.16)	0.03 (0.16)
Food and beverages	0.06 (0.25)	0.11 (0.31)	0.03 (0.16)
Textiles and garments	0.03 (0.16)	0.00 (0.00)	0.05 (0.22)
Other	0.06 (0.25)	0.05 (0.23)	0.08 (0.27)
One founder only	0.81 (0.40)	0.81 (0.40)	0.80 (0.41)
Years since business Started	4.17 (4.49)	4.41 (4.27)	3.95 (4.72)
Observations	77	37	40

Note: Table displays business characteristics for MSME beneficiaries. Columns (1), (2) and (3) present the sample means of selected variables for the full sample and businesses separated by male and female lead personnel, defined as main founder, co-founder, director or general manager. Standard deviations in parentheses.

Source: C4ED elaboration

When assessed by the gender of the MSME lead personnel, MSME business characteristics reveal broadly similar patterns to the overall sample. Relatively more female-led MSMEs are located in the Western region than male-led MSMEs (58% vs. 38%), and in Greater Accra (5% vs. 0%), while a larger share of male-led MSMEs is located in the Ashanti region (62% vs. 49%). Relatively more male-led MSMEs are involved in agriculture (49% vs. 35%), renewable energy (19% vs. 8%) and food and beverages business (11% vs. 8%), while female-led MSMEs are more involved in WASH activities (43% vs. 24%) and textiles (5% vs. 0%). The average male-led MSME has been in existence around 6 months longer than the average female-led MSME (4.41 years vs. 3.95 years). Finally, the likelihood for having a single founder is equally spread among male- and female-led companies, with 81% vs. 80% respectively.

Employment characteristics of surveyed MSMEs are summarised in Table 8. We obtained employment information, not for the full sample, but for 68 only, separated into 35 male- and 33 female-led. The average MSME in the combined sample has approximately seven employees (expressed as total, not FTE), with close to half (42%) being female. On average, employees in beneficiary MSMEs have been employed for less than one year (approximately eleven months). Less than one-third (two employees) of the total number (seven employees) were skilled at baseline, and an almost equally low share was employed based on a written employment contract, while only one out of seven employees received social security.

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Table 8: Employment characteristics of MSME beneficiaries

	(1) Full sample	(2) Male	(3) Female
No. Employees	6.54 (5.46)	7.83 (6.55)	5.18 (3.64)
Percent female	0.42 (0.33)	0.33 (0.27)	0.51 (0.37)
Avg. months of employment	10.53 (2.53)	9.89 (2.85)	11.03 (2.18)
No. high skilled workers	1.78 (1.77)	1.73 (2.03)	1.81 (1.57)
No. employees with written employment contract	2.25 (3.37)	2.23 (4.06)	2.27 (2.75)
No. employees receiving social Security	0.76 (2.55)	0.45 (1.53)	1.04 (3.25)
Observations	68	35	33

Note: Table displays employment characteristics for MSME beneficiaries. Columns (1), (2) and (3) present the sample means of selected variables for the full sample and businesses separated by male and female lead personnel, defined as main founder, co-founder, director or general manager. Standard deviations in parentheses.

Source: C4ED elaboration

Examining employment characteristics based on the gender of the lead personnel reveals some differences. As such, the average number of employees was eight for male-led companies and five for female-led MSMEs, which is not a negligible difference. Female-led MSMEs hence tend to be smaller in absolute terms, irrespective of FTE considerations. There is also an observable difference of approximately one month for the average lengths of employment, being around ten months for male-led and eleven months for female-led MSMEs. What is more, employees in female-led companies have a higher probability of receiving social security. Out of the five average employees, one receives social security, while it is below one (0.45) out of 8 average employees for male-led companies. Similarly, the share of employees with written employment contracts is higher in female-led companies (two out of five vs. two out of eight), while absolute numbers are very close. The same observation holds during baseline for high-skilled employment. We see similar absolute numbers of high-skilled personnel at two employees for male- and female-led, which is a share of 25% however, for male-led MSMEs, but 40% for female-led companies. Overall, working conditions hence seem to have been more attractive in female-led MSMEs during baseline.

5.4.DETAILED ANSWERS BY JUDGEMENT CRITERION

5.4.1. What effects do the trainings and additional activities within the project have on the enhanced skills of individual beneficiaries? (1.1.GHA.a.)

According to project staff and beneficiaries interviewed, transfer of skills was the main focus of the OYE and MSME activities and the main benefit that beneficiaries reported to have gained. The vast majority of beneficiaries were able to recount specific technical skills that they had acquired via the training and which they found useful. In addition to technical skills, both beneficiaries and project implementers stressed the importance and utility of financial management training and recounted how improved financial management skills positively affected beneficiaries' businesses.

Many beneficiaries also recounted having improved soft skills. Those are often related to improved communication skills, including public speaking, negotiation, customer service and communicating with authorities. In addition, stress reduction and conflict resolution skills were reportedly adopted by a number of beneficiaries who learned to practice empathy, tolerance, respect, and non-discrimination through the training.

We didn't know how to trade with people who came to buy things from us. From the training, we have learned how to be patient and negotiate with our customers so that we can sell more. (Male beneficiary)

Previously I did not know how to speak in public but after the training, I could speak in public without feeling shy. Also, I was a quick-tempered person but during the programme, I realised that it was not good so I have stopped being a quick-tempered person. I have gained so much from the training. (Female beneficiary)

The project trained me on how to speak with others, how to be patients and get on with everybody and not discriminate and show love to all. (Female beneficiary)

Virtually all interviewed beneficiaries (most of them self-employed) stated they were satisfied with the training content, and said they found the trainings relevant.

Still, the OYE employment skills training path turned out to be of limited utility. Not only because access to employers was difficult (as explained further below), but also because job profiles reportedly often required specialised (sectoral) technical skills which could not be covered by the training, as they mostly offered general skills applicable to a multitude of sectors.³³ Qualitative findings also suggest that the few local employers prevalent in the project 's rural areas seemed to mostly rely on unskilled (day) labourers who did not need any training to perform the required tasks.³⁴ As one project staff describes:

³³ With a few exceptions e.g., in farming techniques, solar installation and bio-digester construction.

³⁴ Findings are indicative and based on the statements of one local employer as well as observations of the local researchers who struggled to identify regular employees (not contracted as day-labourers) for the qualitative data collection.

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In those areas under the entrepreneurship, the support was very suitable because they were quite generic and could easily be applied to certain areas. For instance, you take people through a process of developing marketing channels, a process of developing value proposition, or strategies to improve marketing. These ones are not necessarily sector specific. It is relevant for people of various sectors [...]. But when it comes to the employability, because we are linking them directly to existing job roles, the majority of the trainings was on soft skills, emotional intelligence, confidence, problem solving, adaptability, interview preparation, job search. So, these skills were quite generic, but they are not technical enough to get people in technical roles in existing job opportunities. (SNV staff)

It is also worth to note that the independent Mid-Term Evaluation flagged the common concern among key informants about the wide range in educational levels among trainees³⁵ leading OYE training modules to be criticised for being inaccessible to cohorts with low literacy levels (especially in rural districts) and being too simplistic for individuals with higher levels of education. This issue seems to have been resolved with the end of the Covid-19 pandemic when remote training was replaced by in-person training delivered in the 10 rural MMDAs that were originally targeted by the project. Our survey data shows that 93% of training participants did not exceed secondary school education, and qualitative interviews with beneficiaries found that training content was easy to understand and to apply

5.4.2. What effects do the training and additional activities within the GrEEen project have on the employability of individual beneficiaries? (1.1.GHA.b.)

Figure 4 shows that the CfW project component did not significantly change beneficiaries' skills development (indicator 1.1.1) or perceived employability (indicator 1.2.1). The skills development score is constructed using responses to questions that assess participants' knowledge of various strategic and practical skills essential for personal and professional growth. These questions cover a range of competencies, including problem-solving techniques (adaptive thinking, problem-solving methods), time management strategies (making lists, prioritising tasks), business acumen (Strengths, Weaknesses, Opportunities, and Threats Analysis, calculating revenue, Business Model Canvas), communication skills (active listening techniques, pitching business ideas), and professional development (creating a Curriculum Vitae). Each question targets a specific skill area, collectively providing a comprehensive measure of the general skills developed through the project.³⁶

The results may not be unsurprising given that CfW activities tend to aim at short-term income generation and considering that the skills and experiences in public infrastructure rehabilitation provided by the CfW component are unlikely to be in high demand among local employers. Additionally, the project component may not sufficiently address confidence and self-perception related to employability in formal sectors. Finally, the component might have a more immediate impact on self-employment and informal work, but the benefits in terms of perceived

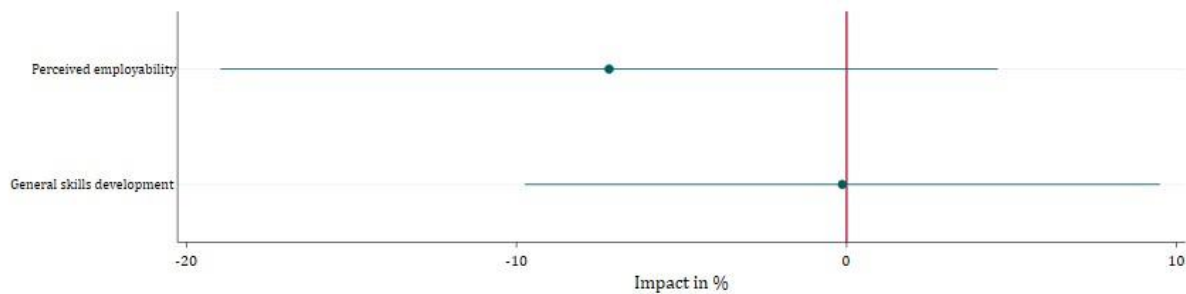
³⁵ Mid-Term evaluation data shows that around a quarter of participants having proceeded no further than primary or junior high, while around a third had university degrees (DevLearn, 2021).

³⁶ Skills development is only measured for the CfW component.

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employability might take longer to materialise as beneficiaries gradually gain more recognition in the job market.

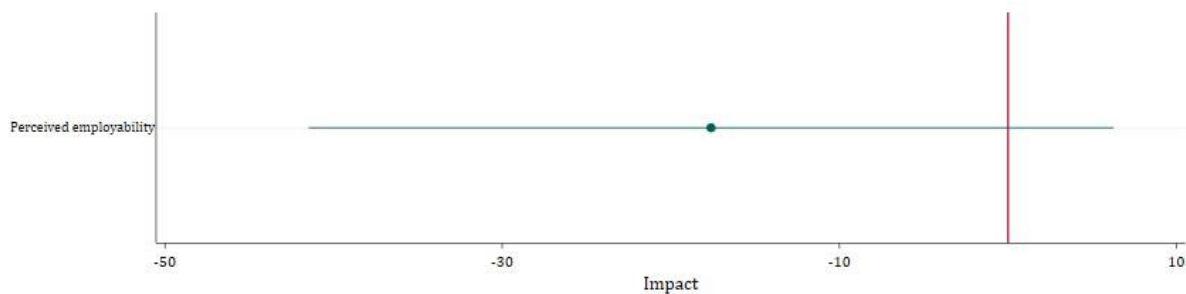
Figure 4: Impact on perceived employability – CfW component



Source: C4ED elaboration

Figure 5 below shows that the OYE project component did not significantly change beneficiaries' perceived employability (indicator 1.2.1).

Figure 5: Impact on perceived employability - OYE component



Source: C4ED elaboration

However, qualitative findings show that training had a positive effect on the self-perception of beneficiaries, especially women. Many interviewed female beneficiaries reported that trainings made them less “shy”, more “confident”, and “bold”. SNV staff further explained how the project engaged beneficiaries to become more confident and how those changes among beneficiaries were perceived by implementers:

They [beneficiaries] go through a lot of pitches, so we introduce them to different investors, other stakeholders in the ecosystem, and through that experience they learn to become more confident and, it does something boost their morale sort of and helps them to realise that they really can do this business and do it well, regardless of where they are coming from. So yes, we have seen that. I don't think that it's been captured as well as it should. (SNV staff)

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We've witnessed how some of them come without having that confidence. And then you interact with them and in a few months' time you see the change, especially for the women. At the beginning you see that some of them are sort of under the shadow of their husbands. But you see the difference in confidence as they go through the project and become more, mature in the business. (SNV staff)

Several key informants also underlined that the project challenged beneficiaries to increase their ingenuity and innovative thinking, and to increase their perseverance to succeed with their business. Occasionally, such changes could also be gleaned from interviews with beneficiaries:

There are others too that have become very resilient because at a point, some wanted to give up during the project especially, when we were pushing them to be innovative. [...] We have one MSME that is now into production of egg-powder. When she joined the incubation project, she was just aggregating eggs from other poultry farmers, and we were preparing her to also contest for the challenge fund. So, I told her that if your project is not innovative, you won't get it. Just selling eggs is not innovative enough. So, when I was pushing her to be innovative, she wasn't getting it. So, I googled "what can be done with eggs?" and shared links with her that there is this thing called egg powder, so go and try it and she did. She also got the grant to now set up a factory and she's working on it. (Implementing partner)

The training made us serious about our work since we realised that we are responsible for any loss that may occur. (Female beneficiary)

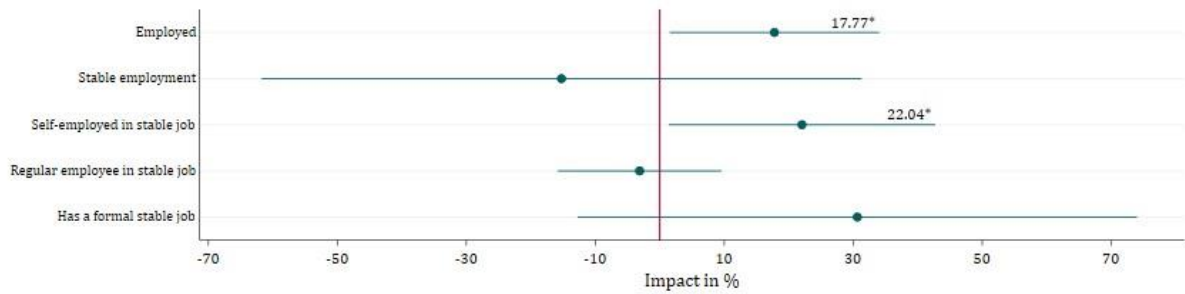
5.4.3. What effects do the training and additional activities within the GrEEEn project have on the (self-) employment of individual beneficiaries? (1.1.GHA.c.)

The CfW component led to significant changes in employment among project participants compared to non-participants, as shown in Figure 6. Employment is measured through beneficiaries having worked at least one hour in the week before data collection (indicator 1.3.1). Stable employment indicates if the respondent has worked in the same job for at least one month in the year before data collection (indicator 1.3.2). Additionally, employment status was measured if the respondent worked in self-employment, as a regular employee or family worker (indicator 1.3.3). Respondents hold a *formal job* if they have a formal contract for their employment (indicator 1.3.4).

CfW participants are almost 18 pp more likely to have worked at least one month in the past year compared to non-beneficiaries (indicator 1.3.1) and 22 pp more likely to be self-employed in a stable job (indicator 1.3.3). The significant increase in stable employment in the past year suggests that the CfW component has effectively provided beneficiaries with more consistent employment opportunities over a longer duration. This result indicates that the CfW project component is successful in ensuring beneficiaries have a minimum threshold of work stability over the year. Similarly, the significant increase in self-employment implies that the CfW component is fostering entrepreneurial activities among beneficiaries.

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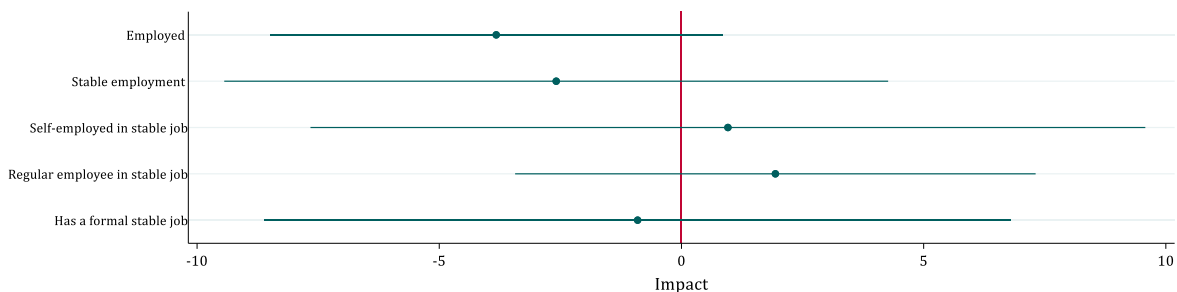
Figure 6: Impact on employment - CfW component



Source: C4ED elaboration

The OYE component also did not significantly affect the likelihood of beneficiaries being in stable employment, self-employed, or working in a formal job, as shown in Figure 7. The results suggest that the OYE component did not significantly change the beneficiaries' general skills development or perceived employability. Similarly, it did not significantly affect the likelihood of beneficiaries being in stable employment, self-employed, or working in a formal job. The lack of statistically significant results across all indicators suggests that the OYE project component may not effectively address the participants' needs to improve their employability and employment stability, or because the labour market does not provide employment opportunities. This could be due to various factors, including the relevance and quality of the training provided, the match between skills taught and labour market demands, and the overall economic environment.

Figure 7: Impact on employment - OYE component



Source: C4ED elaboration

The qualitative findings suggest that the employment training paths provided by OYE may not be sufficiently effective or relevant to address the challenges of the job market. This lack of alignment between training programmes and industry demands could contribute to a decrease in job opportunities for OYE beneficiaries. Despite the overall decrease in job opportunities, there has been a reported increase in the proportion of OYE participants engaged in self-employment and regular employment. This shift may reflect a response to the challenging job market conditions, with individuals opting for entrepreneurial ventures or seeking stable employment outside of traditional job channels. The notable increase in the share of OYE beneficiaries securing formal jobs over time is an encouraging sign. This suggests that despite the adverse economic conditions, there may be efforts to improve access to formal employment






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opportunities, which typically offer better wages, benefits, and job security compared to informal or precarious work.

5.4.4. To what extent do the skills attained from training and additional activities match the demands from the job market in the regions where the GrEEEn project took place? (1.2.GHA.)





Project implementers and beneficiaries encountered several barriers towards self- and wage-employment, not all of which could be addressed by the project. Figure 8 summarises the most prominent external barriers to decent employment that were flagged during the qualitative interviews, as well as the level of responsiveness³⁷ of the SNV project components.

Figure 8: Barriers to decent employment

Barriers to formal employment & project responsiveness	
Wage-employment	Self-employment
 Lack of confidence and innovative thinking	
 Inflation / macro-economy	
 Lucrative income generation via illegal mining	
 Lack of family support for women's employment	
 Lack of job-opportunities	 Lack of market access

³⁷ As explained further in this section, the level of responsiveness was assessed qualitatively by reviewing the project design and considering to what extent the barrier still existed for beneficiaries after they had participated in the project.

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 Lack of qualifications	 Lack of funds
 Lack of skills	 Lack of (financial) know-how

- Non- responsive
- Partially responsive
- Fully responsive

Source: C4ED elaboration

Most interviewed beneficiaries identified lack of funding as the main barrier to business incubation and acceleration. This reportedly hindered some beneficiaries from applying the skills they had acquired via the project. As SNV and implementing staff elaborated, access to funding could only partially be mitigated by the project as it tried to facilitate connections and referrals to third-party providers, and it also directly provided funds through business grant competitions, albeit for a minority of beneficiaries. Still, limited effects on access to funding are confirmed by survey results both for the OYE and MSME component.

Based on the assessment, I could say about 80% of the businesses mention the project met their expectation. However, those who said it did not, the challenge was the funding. Most of those who said it didn't meet their expectations were expecting funding and so when the funding didn't come, that was their major challenge. So, trainings are okay for them but they feel funding is necessary to grow. So, if you just give us training without the money, they don't see how they can scale without the funding. (Implementing partner)

Respondent 1: We want to use these skills and knowledge; however, we do not have the initial setup capital. We do not have the necessary capital or funds to start our own businesses, so we are pleading for more support in terms of financial assistance. Respondent 2: We are using the skills and knowledge we have acquired from the training, but we need financial support to boost our businesses. (Male beneficiaries)

Respondent 1: My challenge was with funding. Due to inadequate funding, I have not started the business. Respondent 2: Me too, my child became very sick, and I spent all my income on her so I couldn't start my business. (Female beneficiaries)

As the project targeted rural areas, lack of job opportunities and access to markets reportedly became barriers for both wage- and self-employment. The biggest challenge for beneficiaries interested or enrolled in the OYE employment track, according to SNV and implementing staff,

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centred around the lack of job opportunities available in the project catchment areas. Limited mobility, lack of qualifications and competition with skilled labourers from urban areas (as mentioned above) further increased beneficiaries' barriers to the job market.

SNV project documentation further underlined the need to work in metropolitan areas to respond flexibly to market demands and opportunities outside of the 10 MMDAs targeted by the project (SNV, 2021) and the independent Mid-Term evaluation flags that project catchment areas were chosen for their relevance to migration, rather than their viability for green enterprise development (DevLearn, 2021).

In addition, some implementing staff reported that job profiles demanded in nearby urban areas required specialised technical skills which could not be covered by the training which only promoted general skills. Indeed, a review of the Trainer Guides for OYE Basic Training, Advanced Employability Training, and Advanced Entrepreneurship Training (SNV, 2021) confirmed that skills taught were not sector specific.³⁸ The Mid-Term evaluation also found that some beneficiaries lamented the emphasis on soft skills and generic business development services that were not adequately tailored to the specific technical requirements of green businesses. The evaluation concluded that little of the project priority sectors (agriculture, renewable energy and WASH) translated into service delivery under R2 (DevLearn, 2021). While our interviews with beneficiaries and key informants at the end of the project indicate that some sector-specific trainings were (eventually) provided by sub-contracted training institutes, it does not seem that the project considered comprehensive or systematic sector-specific trainings during its design or implementation.

According to key informants, SNV was not able to adequately mitigate the lack of job opportunities, and instead focused more on fostering self-employment for both the OYE and MSME components. The rural and remote nature of certain areas also posed challenges for self-employed beneficiaries in accessing relevant markets. However, this challenge did not seem to apply to all beneficiaries. In addition, SNV's efforts to link businesses through activities such as job

res, business-to-business coaching and other networking events reportedly successfully reduced this barrier.

We all know that in these areas that we are operating in, there are not many companies that are big enough to take up many interns or people who want to go there, gain experience, and make them employable. Their [beneficiaries'] demand is to gain good skills that meet the expectation and demand of the job market and [...] we gave it to them to the best of our ability. Now, the challenge is they themselves getting the job. [...] Going forward [...] we have to look at job availability in terms of existence of companies that can open up their doors for these people. Because getting training and you don't have a place to practice and be employed is a worry. [...] For the OYE programme, one of

³⁸ While OYE's push-match-pull model still envisions trainees to acquire sector-specific skills during the "match" phase through e.g. internships (SNV, 2020), lack of sector-specific theoretical training and certification, as well as the reported limited ability to place training graduates in internships reduced trainees' opportunities to acquire sector-specific technical skills.

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the biggest challenges was transporting people from the districts to the regional capital just to access internship opportunities. In those districts [...] we do not have lots of firms that could easily absorb our people [...] and the project couldn't afford transporting them and accommodating them in the regional capital. (SNV staff)

Market has also been a barrier, although we have created avenues and linked them to so many interventions like jobs, trade shows and job fairs. Many of them have challenges selling their produce or getting markets. (SNV staff)

Lack of financial know-how and business management skills, and, to a lesser extent, technical skills, were also mentioned as barriers to success in business. As depicted above, both beneficiaries and project staff alike reported that the project adequately addressed and helped self-employed beneficiaries overcome these barriers. While the project also helped many beneficiaries overcome their lack of confidence, pro-activity and innovative thinking (see findings above), several SNV staff also stressed that this remained a challenge for some beneficiaries. A few SNV staff perceived this challenge to be more prevalent among women and youth.

Sometimes, it's [...] the confidence of the service recipients [that is the challenge]. I say this because [...] prior to the job fairs, we have CV clinics and people who have gone through university and all of that will come for their CVs to be reviewed. On the job fair day, they are encouraged to walk up to the employers and engage them. That becomes very difficult for most of our participants during the job fair. They are just too afraid and so we try to come back into the auditorium to get them to appreciate that it is also a way of us helping them to build their confidence and also to network. So, I feel that, that confidence to even walk up to an employer or to walk up to a firm and even submit applications or CV are not there. (SNV staff)

Another thing I've realised is the mindset of the youth and even the self-efficacy. So, those that we trained, you would realise that somebody will receive something small and run very fast with it. Within 3 or 4 months, you follow-up and this person what has done with the training or whatever support you gave the person, you would be amazed. Another person will get it and would look for excuses. (SNV staff)

Lack of family support reportedly was a challenge for some women, and the project made efforts to mitigate this issue.

Key informants mentioned further barriers towards decent employment that could not be addressed by the GrEEn project. These included worsening macro-economic developments, as well as illegal mining (galamsey). Several key informants from the Western Region underlined that hazardous and illegal galamsey activities presented lucrative immediate income generation opportunities for youth and women, with which it was hard for the project to compete. Macro-economic developments, including high inflation and increasing interest rates, also reportedly affected the project and beneficiaries.

[We are] going through a hard economic crisis at the moment and things are really hard for many of them. So that was definitely a challenge. [...] It was a huge challenge

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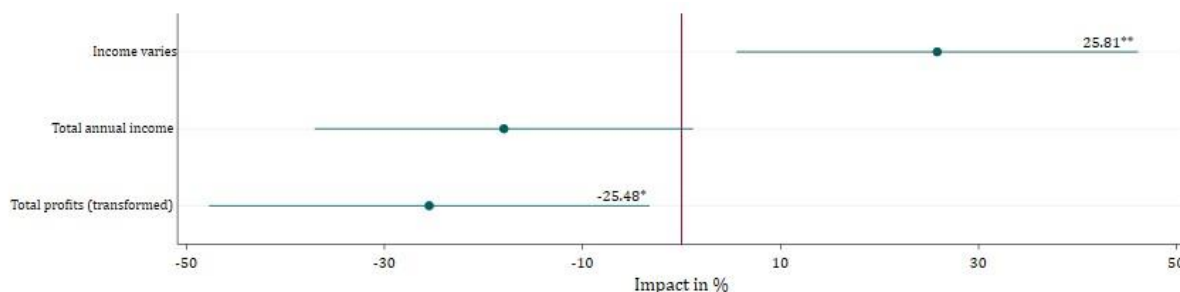
where prices were just skyrocketing daily. A lot of small businesses are closing down because of the economic situation. So, the businesses we support are not exempt from it. If anything, some of them that we've supported, it's helped them to stay in business because they just have some support and they are being helped to maintain their businesses. [...] And inflation, the rate of inflation has slowed down, but it hasn't completely stopped, and Ghana is very reliant on imports. So a lot of these MSMEs are relying on imports for some aspects of their business. (SNV staff)

5.4.5. What effects do the training and additional activities have on livelihood, in terms of household income? (2.1.GHA.a.)

Despite the overall beneficial effects on employment among CfW beneficiaries, Figure 9 indicates that CfW beneficiaries increasingly report experiencing income variability (indicator 2.1.1). While total income from wage employment remains unaffected (indicator 2.1.2), and despite the significant increase in self-employment, Figure 9 shows a 25 pp decrease in profits from self-employment (indicator 2.1.3), which is statistically significant on a ten per cent level.

The findings also highlight the complexities of self-employment as a pathway to sustainable income generation. While the CfW component significantly increases self-employment opportunities, the observed decrease in profits suggests that participants may face hurdles in establishing and maintaining profitable ventures. Beyond the immediate need for income, the success of self-employment requires a more comprehensive approach, encompassing skill development, market knowledge, and ongoing support beyond the project's duration.

Figure 9: Impact on income – CfW component



Source: C4ED elaboration

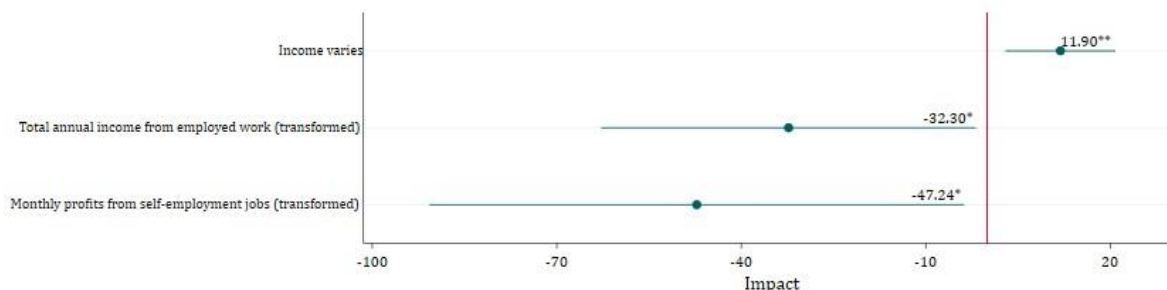
Figure 10 shows that OYE beneficiaries are more likely to experience income variability (indicator 2.1.1) compared to the control group. At the same time, total income from wage employment (indicator 2.1.2) and profits from self-employment (indicator 2.1.3) seem to be significantly decreased for OYE beneficiaries, which is statistically significant on a ten per cent level.

The significant increase in income variability indicates that OYE beneficiaries experience more fluctuations in their income compared to the control group. Such variability can create financial uncertainty and challenges for participants in managing their finances effectively. The significant decrease in total annual income from wage employment suggests that the OYE component may not be providing stable or high-paying job opportunities for its beneficiaries. This reduction could be due to several reasons, such as participants moving from wage employment to

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less stable or lower-paying self-employment or informal jobs, or the jobs obtained through the project not being sufficiently remunerative. The significant decrease in monthly profits from self-employment highlights challenges faced by OYE participants in sustaining or growing their self-employed ventures.

Figure 10: Impact on income - OYE component



Source: C4ED elaboration

Despite these quantitative results, many qualitative respondents elaborated on how technical, financial skills, and to a lesser extent, soft skills and increased self-esteem acquired through the training helped them to set up or expand a business and increase their income.

Initially, I was working on a small piece of land, so I did not gain much profit, but after expanding I gained more money. Because if an acre gained me a profit of GHC 1000, expanding it to two acres made me GHC 2000. [...] The training helped me gain knowledge and I was able to expand my farm which led to an increase in my finances. (Male beneficiary)

As I smiled and treated my customers well, I got more customers, and this increased my sales and profits. (Female beneficiary)

What has made it to increase is that I did not have any hope that I could do any job, but now, I have been able to work and save some money in my bank account. (Female beneficiary)

Moreover, responses from several key informants and beneficiaries suggest that, prior to the project, a number of beneficiaries were unaware of their (monthly) income or profits, as they lacked basic capacities and skills to record and assess their finances.

When I sold my product, I had no idea about taking records. So, when we had the training, we were told that when marketing you write down any transaction to see whether you are making profit. If you do not get a profit, they call it break even, meaning you had equal amount pertaining on what you sold and the helped me to know whether I had a profit or not; and for that matter the project has really helped me. (Male beneficiary)

Additionally, some beneficiaries reported that the increase in their income was not solely due to the knowledge and skills acquired but also attributed to the funds obtained through or after the project, including project grants or third-party loans. Similarly, those who reported no

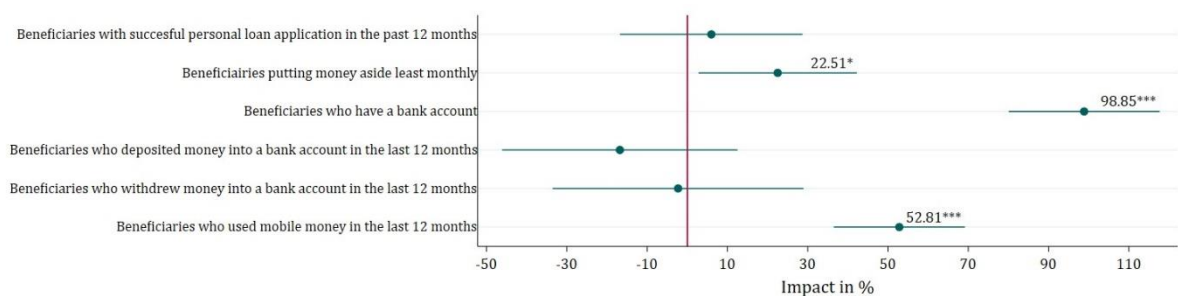
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change in income often linked it to a lack of opportunity to apply their new skills, citing insufficient funds to initiate a business. Beneficiaries recounted that the additional funds were saved up, re-invested into their businesses and/or used to cover household expenses.

5.4.6. What effects do the training and additional activities have on livelihood, in terms of credit access? (2.1.GHA.b.)

Figure 11 shows that the CfW component did not significantly affect beneficiaries' chances for successful personal loan applications. Yet, CfW beneficiaries appear to be more likely to save money, have a bank account, and to use mobile money. This suggests that while CfW may not directly influence personal loan applications, it does have positive implications for enhancing saving habits and promoting financial inclusion through increased access to formal banking channels and mobile money services among the beneficiaries. The rise in the number of beneficiaries with access to bank accounts suggests that the CfW component may have played a role in promoting financial inclusion by encouraging individuals to open and utilise formal banking services. Access to bank accounts can offer beneficiaries a secure place to store and manage their funds, fostering financial stability. The increased usage of mobile money services among beneficiaries indicates a growing reliance on digital financial tools, which can provide convenient and efficient ways for individuals to manage their money, make transactions, and access financial services remotely.

Figure 11: Impact on access to financial services – CfW component

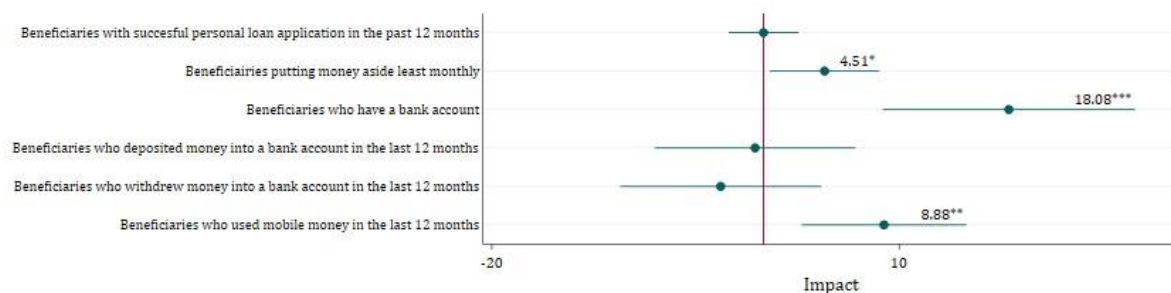


Source: C4ED elaboration

The OYE component did not significantly affect beneficiaries' chances for successful personal loan applications. Yet, as visualised in Figure 12, OYE beneficiaries appear to be more likely to save money (5 pp), more likely to have a bank account (18 pp), and more likely to use mobile money (9 pp). This suggests that while OYE may not directly influence personal loan applications, it does have positive implications for enhancing saving habits and promoting financial inclusion through increased access to formal banking channels and mobile money services among the beneficiaries.

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Figure 12: Impact on access to financial services – OYE component



Source: C4ED elaboration

Qualitative findings offer some explanations as to why the project had no significant effects on beneficiaries' access to institutional credits or loans. Different respondents showed preferences for different creditors. Accordingly, the sources for funding varied and included family members and friends, banks and savings associations.

Due to the training, I was able to get a loan from my friend to buy new oil for the soap-making. I took a loan from a friend because she knows me and trusts me. After the training, I informed her about the skills I had acquired and told her that I needed a loan to start a soap-making business and she gave me a loan. [...] (Female beneficiary)

We did not even know how to speak and negotiate with people previously. But the skills we acquired from the training helped us. For instance, the training helped me to know how to talk and convince my family members so they could give me a loan. (Female beneficiary)

Yes [I got a loan] from the GrEEn "susu" (informal savings). [...] We [the trainees] formed the association. The association that we formed after the GrEEn training and gives out loans to the members. We contribute money to this association or have a "susu" and give out small loans to members for their businesses. [...] I took it [the loan] from the GrEEn "susu" because friends will inform others that I have come to them for a loan. (Female beneficiary)

[I took a loan] from the bank because it helped me to work hard. This is so because I knew that with the bank I would definitely pay. Also, my friends and family members did not have money at that time. (Male beneficiary)

While several respondents affirmed that the training gave them the necessary skills to apply for loans, the vast majority of respondents reportedly still decided against applying. Reasons for this behaviour could mainly be found on the demand side, namely beneficiaries' attitude towards loans as well as their perceived necessity. Some respondents underlined that they earned enough money and/or had no need for loans. Others stressed their general aversion to loans and their intention to never apply for them

In those cases, feelings of discomfort and anxiety were often linked to fears of not being able to pay back what was owed. The negative attitude towards loans seemed to be stronger among female respondents:

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Personally, I am not interested in taking loan and it is not in my prayer to take loan. The project taught me some ways in which I can save, gain, and spend money and so doing it has helped me and I have never thought of taking a loan. (Female beneficiary)

I am afraid of borrowing because maybe if I borrow and the time, I promised to pay is up and I am unable to pay, the person may say that you have lied to them that is why I don't want to borrow. (Female beneficiary)

Respondent 1: I know someone who went for a loan from a bank and because of the loan, she has vacated her house to avoid constant harassment from the bank officials. That is why I don't go for loans from banks.

Respondent 2: Yes, I know someone who was nearly imprisoned because he went for a loan from a bank. (Female beneficiaries)

Key informants also identified some barriers on the supply side, particularly for institutional FSPs, such as the lack of bank accounts, lack of capital investment or collateral. However, beneficiaries interviewed did not mention these barriers.

Qualitative interviews supported a positive influence on OYE and MSME beneficiaries' utilisation of bank accounts. Qualitative findings also suggest a positive effect on their savings behaviour.³⁹ Many interviewed beneficiaries said reported saving more money thanks to the increase in income attributed to the project. They also mentioned that this change in their behaviour was due to improved financial management skills and learning the added value of saving money at the bank:

After joining this programme, I have realised that my income or my finances have improved and become more stable. This is because, during the training, we were taught to save part of our earnings, so this project has helped me a lot. (Male beneficiary)

Now, I know how to save. Before the training, I used to keep my money in my room, but I have learned that I need to save my money at the bank. (Female beneficiary)

Although we were saving with banks before the GrEEEn programme, we were withdrawing our savings and misusing them. However, through the training we have learned how to manage our money, and this has improved our living conditions. (Male beneficiary)

The training has helped me to open an account, so it will not be difficult for me to apply for a loan. (Male beneficiary)

5.4.7. What effects do the training and additional activities have on livelihood, in terms of resilience to shocks (2.1.GHA.c.)?

To evaluate beneficiaries' resilience, the analysis considers respondents diversified income sources (as in the number of jobs they worked in at least a month in the year prior to data

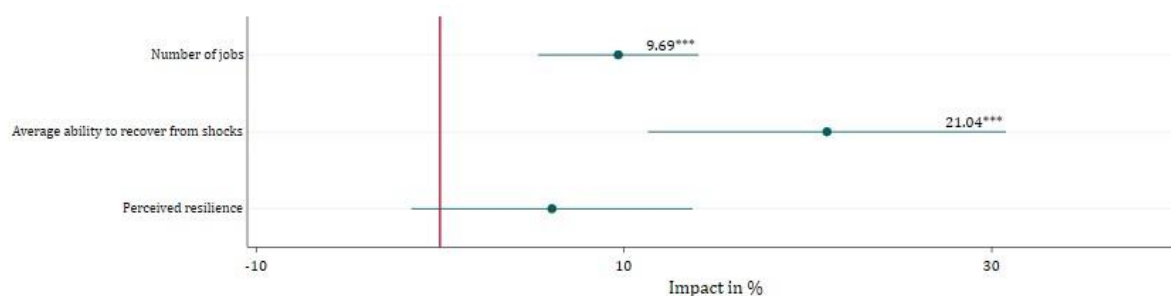
³⁹ This apparent contradiction between quantitative and qualitative results may be explained by that fact that the quantitative research only included OYE participants whereas the qualitative component included participants of both the OYE and MSME component. Similarly, qualitative findings can reflect non statistically significant findings.

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collection), their average ability to recover from shocks and their self-perceived resilience. To evaluate individuals' ability to recover from shocks, respondents were asked about their experience with different shocks throughout the year.⁴⁰ Self-perceived resilience is measured through respondents' agreement to six statements⁴¹, measured on a 5-point Likert scale. Statements are coded in a way to ensure that higher overall scores indicate higher perceived resilience. By aggregating the responses of all items, an overall resilience score is calculated for each respondent, facilitating quantitative analysis of their perceived resilience levels.

Figure 13 shows that CfW beneficiaries appear to not perceive themselves as significantly more resilient than non-beneficiaries, despite having diversified income sources (indicator 2.3.1, almost 10 pp increase) and perceiving themselves to be more capable of recovering from shocks (indicator 2.3.2, 21 pp increase). While diversified income sources can signify resilience, they may also indicate reliance on precarious, lower-income jobs. This echoes previous findings of lower total income among beneficiaries, suggesting that in the short term, efforts to diversify income might come at the expense of lower overall earnings.

Figure 13: Impact on the resilience to shocks - CfW component



Source: C4ED elaboration

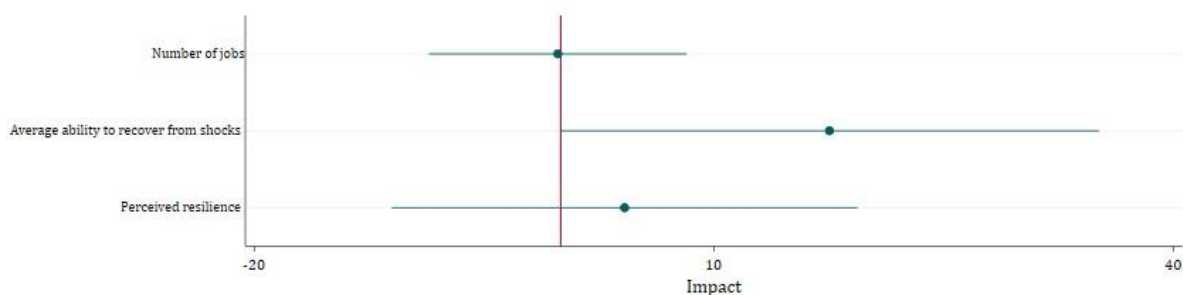
Resilience did not significantly improve among OYE beneficiaries, as none of the indicators connected to resilience significantly increased (Figure 14). The lack of impact on resilience indicators suggests that the project component might not have been sufficient to enhance the beneficiaries' resilience to economic or environmental shocks. Effective resilience-building measures typically require comprehensive support, including financial education, access to savings mechanisms, and diversified income sources. Also, perceived resilience is often influenced by several factors, including social support networks, personal experiences, and the availability of resources, which might not have been adequately addressed by the project.

⁴⁰ The shocks were: Natural Disaster, Agricultural issues, Social unrests, Family or personal issues, (Self-) Employment issues, Other income or expenses shocks, Fuel shortage or power cut or rationing, Other shocks.

⁴¹ The following statements were used: 1. I tend to bounce back quickly after hard times; 2. I have a hard time making it through stressful events. 3. It does not take me long to recover from a stressful event. 4. It is hard for me to snap back when something bad happens 5. I usually come through difficult times with little trouble. 6. I tend to take a long time to get over set-backs in my life.

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Figure 14: Impact on the resilience to shocks - OYE component



Source: C4ED elaboration

Still, some improvement in beneficiaries' resilience towards shocks was found via qualitative interviews, where beneficiaries were asked to assess changes in their resilience towards shocks based on their own conception of resilience. Many respondents mentioned that (increased) savings, which reportedly could have been accumulated thanks to the project (see findings above), could be used to (better) mitigate the negative effects of shocks. A few (employed and self-employed) respondents also emphasised that their income used to be unstable and that the project helped them to have a stable income. One respondent mentioned enrolling in a government insurance project as a result of his participation in the GrEEEn project, enabling him to better cope with shocks.

I was facing a lot of challenges. I was working for a company, and they were not paying me regularly. Sometimes I would not be paid for two to four months. But after joining this training I set up my business and now I have a reliable source of income. (Male beneficiary)

Currently, I have registered with the insurance provided by the government so that in case of any such circumstances, I will be able to receive aid. [...] We did not know about the insurance policies and their benefits but gained that knowledge through the training to help us in times of need. (Male beneficiary)

A few self-employed (OYE and MSME) respondents narrated how the project supported them to diversify their incomes. Several farmers explained how diversification of crops and exploring other sources of revenue helped them maintain a stable income throughout the different growing seasons. A few farmers recounted how the training improved their farming knowledge and practices to prevent shocks like pests on their crops. Another farmer explained that the negative effects of pests on one crop could be mitigated

by yields from another. Several respondents also pointed out that the project helped them to start or expand farming, including subsistence farming, making them more resilient towards food insecurity.

Yes, I am now able to resist the shock because I have realised that I need to diversify my investment that's why I do mushroom, I do snail, I do vegetables and now am planning of doing another thing so such external shocks I am sure I definitely will be able to cope with. (Male beneficiary)

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With the training, if I find pests on my maize farm I can make pesticides to spray on them. I don't have to buy pesticides from the shop. (Male beneficiary)

I have learnt from the training that, since we do not have money around June-/July, the period when there is no cocoa, it would be good for us to have other businesses or alternative livelihoods. These other businesses will help us during the off-season periods for cocoa by increasing our incomes. (Male beneficiary)

A few success stories shared by project implementers and beneficiaries (such as introducing climate-resilient farming practices and making goods locally accessible) also indicate that, through capacitating individual MSMEs, the project may have had a bigger impact on the resilience of community members and their businesses at times. The reported positive effects from CfW community infrastructure rehabilitation also suggest increased resilience among community members due to improvements such as the availability of safe drinking water and increased mobility and accessibility through rehabilitated roads.

One of them [beneficiary] he came up with a solar irrigation system where he is moving his solar system to various farms to irrigate their farms for them. He's trying to be more innovative by finding ways that he can easily have a centre within the farming community so that the solar irrigation system [...] can easily be moved from farm to farm. (Implementing partner)

Because I sell things that were previously purchased from other towns, my business has saved them the cost of transportation and time. Also, the risk of getting accidents because the need to buy these outside our community has been eliminated. Lastly, the prices of my goods are always lower than the prices charged in other towns, so they are benefitting from my business which is the result of the training. (Male beneficiary)

The project has had a positive effect on my life because we have gotten good water (pipe) and our unmotorable road was reconstructed and has this helped the communities. (Male beneficiary)

5.4.8. To what extent was the GrEEEn Project efficient? (EQ 3.)

The midline evaluation of the GrEEEn project showed that the project experienced delays (indicator 3.1.1), particularly in its burn rate, which was behind schedule at the time of the particular evaluation. These delays were attributed to the disruptions caused by the COVID-19 pandemic and the extensive range of activities managed by an overstretched staff. Additionally, coordination issues between project partners contributed to these delays, impacting the project's overall timeliness (DevLearn, 2021). Still, SNV staff reported that, **despite occasional delays project activities could be implemented within the overall timeframe of the project** (finding 15).

Beyond more efficient time management, the midline evaluation of the GrEEEn project found indications that UNCDF and SNV **missed opportunities to utilise existing synergies which could have maximised project effectiveness** (finding 16. indicator 3.1.4). Both project reporting and interviewed key informants indicated that collaboration between partners could have been improved (DevLearn, 2021). One SNV staff acknowledged that the different project com-

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ponents could have been more interlinked, especially concerning both SNV and UNCDF's efforts to facilitate access and usage of financial services. In preparation for the study sample, C4ED also found that monitoring mechanisms were not aligned in a way to trace beneficiaries' trajectories throughout the components implemented by different partners. Such alignment would have been useful to monitor and evaluate individual and combined effects of project components.

According to project reports the **OYE and MSME components fulfilled or exceeded targets for output and outcome indicators** (see finding 1, indicators 3.1.2, 3.1.3,)42. The fact that more beneficiaries as planned could be reached with existing resources **can indicate efficient use of resources** in these components, or that budget planning was not accurate. Other external factors that can favourably affect resource utilization is e.g. a favourable exchange rate between the currencies of funds disbursed and funds spent. Descriptions of the activities and training sessions conducted suggest that other allocated resources were utilised effectively to deliver the training programmes as planned (indicator 3.1.2.). For instance, the project ensured that all logistical requirements for the training, such as times and venues, were agreed upon with the participants, facilitating smooth execution (GrEEEn Progress Report Year 3, 2022).

SNV staff also elaborated how SNV had to make several course corrections throughout the project implementation when it turned out that the wage-employment track of OYE and the "green technologies" component of MSME – as they were originally designed - were not aligned with beneficiary and local market needs and capacities (indicator 3.1.3). One SNV staff concluded that instead of copying existing blueprints for the project design, **more thorough context-specific analyses and assessments during the planning stage of the project would have been useful** (finding 17).

5.4.9. How did the GrEEEn project activities change the household's decision to migrate? (4.2.GHA.)

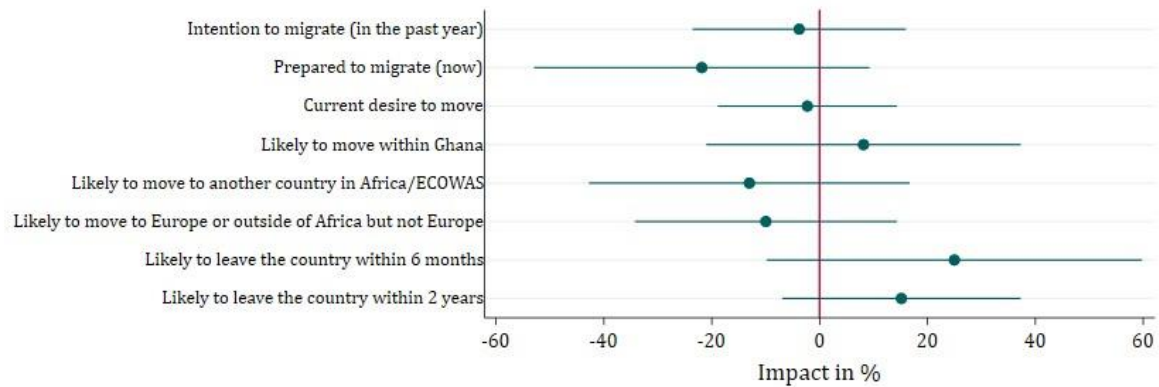
The GrEEEn project's overall objective is to contribute to addressing the root causes of irregular migration by supporting sustainable and climate-resilient local economies, green jobs and development in regions of departure. This cause-and-effect hypothesis underlies the assumptions that a) lack of job opportunities is the root cause for migration, b) that the project increases local job opportunities and c) the project targeted beneficiaries who intended to migrate and had no unintended adverse effects (related to migration) on those who did not.

Findings show that, among CfW beneficiaries, the project had no significant effects on their decision to migrate, seen in Figure 15. While for many aspects connected to migration, such as the general intention to migrate, preparations made for migration or the likelihood to move (within or outside of the region), we observe negative coefficients, none of them being statistically significant.

⁴² Data for CfW was not available.

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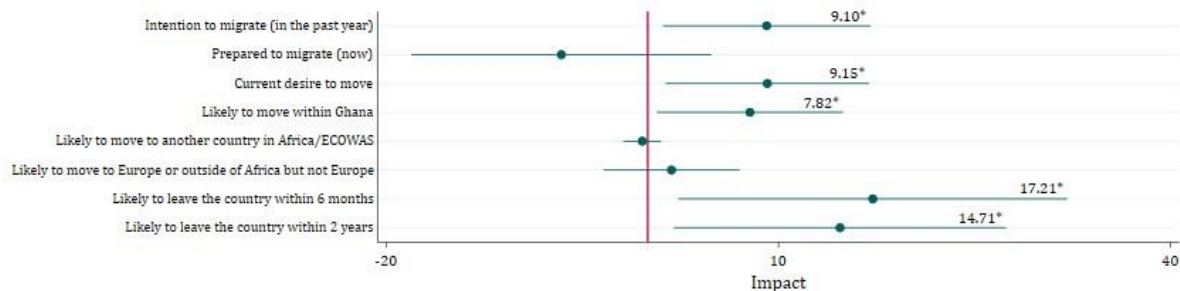
Figure 15: Impact on decision to migrate - CfW component



Source: C4ED elaboration

Among OYE beneficiaries, the share of individuals who had an intention to migrate in the past year and the share of individuals with a current desire to migrate is 9 pp higher than in the control group (Figure 16). OYE beneficiaries are 8 pp more likely to move within Ghana, compared to the control group. Conditional on their desire to migrate, OYE beneficiaries are also 17 pp more likely to leave the country within the next six months, and 15 pp more likely to leave the country within the next two years.

Figure 16: Impact on decision to migrate - OYE component



Source: C4ED elaboration

Qualitative interviews with beneficiaries substantiate the survey findings for OYE and MSME beneficiaries. Most respondents reported having the same migration intentions after having participated in the project, whether those intentions meant staying in-country or leaving the country. Qualitative interviews further confirmed that migration is not an isolated phenomenon which can be traced back to one root cause, but rather is a component of people's broader livelihood projects where life decisions are multidimensional and dynamic, and influenced by a range of interdependent historic, cultural familial, and socio-economic factors. (Ravenstein, 1885).

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Table 9: Reported factors influencing migration intentions

Influencing factors	Effect on migration intention	
	Remain in-country	Migrate abroad
Economic factors	x	x
Family	x	x
Love for country	x	
Perception of available in-country opportunities	x	x
Increased awareness and self-efficiency	x	x
Legal factors	x	
Personal experience	x	x
Socio-cultural pressure and norms/practices		x

Source: C4ED elaboration

While interviews confirmed the project logic that economic conditions play a pivotal role in shaping migration decisions, the interviewed beneficiaries also highlighted other influential factors. Family emerged as the second most significant determinant affecting migration choices. Many returnees and non-returnees reported that they returned to the country or would never leave the country because of their family ties and obligations, while several also mentioned that the absence of familial ties abroad served as a deterrent to seriously contemplating migration.

I was in Abijar [Ivory Coast] before returning to marry. (Male returnee beneficiary)

I returned to Ghana because I had a wife and children, so I returned to check on them and later plan on what to do. (Male returnee beneficiary)

For the sake of my children, I can't travel. (Male beneficiary)

No [I won't migrate], I like my country. Even if I decide to travel, where will my children be? (Female beneficiary)

I had not made plans to travel abroad since I do not have any relatives there. (Male beneficiary)

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Closely connected to the influence of family and individuals' lived experiences, another factor that reportedly deterred numerous beneficiaries from departing was the strong sense of attachment, love, and appreciation they harboured for their homeland:

No [I will not migrate]. Because I was born here and I have also given birth to my children here. (Female beneficiary)

This country is so sweet. It is because I like this country that is why I haven't made up my mind to go anywhere. (Female beneficiary)

I will not travel abroad or migrate no matter the situation in the country. Even if 'a truck is used to push me' I will not migrate. I love my country and I would like to use the training I have acquired to expand my business. (Male beneficiary)

The whites have worked hard to develop their countries so if we go there to work hard then we will develop their countries for them, so we need to stay here and develop our country. (Male beneficiary)

Several respondents also were influenced not only by their current economic situation, but by whether they perceived that there were (long-term) opportunities and the potential for a prosperous future in-country or not. One male respondent underlined the socio-cultural and family pressure as a push factor for young males to emigrate abroad:

This is because the county is currently facing economic hardships. Previously you could have a future in farming. Still, recently after harvesting and sending the goods to the market, the market is not very good so if I had the opportunity to go outside the country and explore other options I would be happy. Listening to the news has created the awareness that there are countries where there are a lot of employment opportunities. (Male beneficiary)

I don't see any problem as I stay or live in Ghana which will compel me to migrate outside Ghana. It is true that there is money outside Ghana but if I'm in Ghana and hustle, definitely I will get some money. (Male beneficiary)

I don't like going out outside Ghan. Well, if I will travel, it will be like on holidays and return because I know I can improve everything that am doing here so I don't find it necessary to travel outside Ghana. (Female beneficiary)

Many of the youth have always been yearning to move, so yes, I did have that plans of migrating. [Reasons were] economic conditions, finding a sustainable job for yourself over there, feeding your family and this family pressure was one of the energies that pushed me towards moving. (Male beneficiary)

These findings align not only with migration research that assumes individuals' migration decisions are based on rational, (economic) cost–benefit or benefit-maximisation calculations (e.g. Massey, 1990) but also align with research that stresses socio-cultural factors and underlines that West Africa's long history of mobility and “culture of migration” affect young people's

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perceptions of migration as a feasible and “normal” strategy to pursue their interests and aspirations (e.g. Hashim & Thorsen, 2011).

Still, lived experience can also have a crucial effect on migration intentions, as exemplified in one female returnee’s response:

Yes [I still have plans to migrate abroad]. Because I benefitted immensely from the first migration I did, so I know that traveling again can help me. (Female returnee beneficiary)

There were also other more practical factors that prevented a number of respondents from migrating. These obstacles were rooted in financial constraints and a limited array of legal/regular migration options (lack of visa, expired visa). Interestingly, none of the respondents alluded to contemplating irregular migration options and associated risks.⁴³ One female beneficiary could not explain her reasoning for wanting to remain in-country, making her intentions an underlying feeling that remained unexplored.

While those findings demonstrate that migration is influenced by a multitude of factors, economic considerations reportedly remained a key factor that was often interlinked with other influencing factors (e.g., economic well-being and love for the country, economic hardship/well-being and family obligations, economic hardship and perceived lack of perspectives in-country). Economic considerations were mentioned most often by respondents as a key influencing factor, although in a very differentiated way. While economic hardship incentivized some respondents to migrate, poverty prevented others from seriously considering the costly migration journey. Likewise, (increased) economic prosperity and well-being motivated some to contemplate departure, whereas others saw it as a reason to stay in-country.

Though the GrEEEn project has helped us, we still need help. Once we get the needed help, we will not think of traveling, since we can make it here. (Male beneficiary)

Before the training, I did not have enough money to feed my family, so how I can think of acquiring all the papers for migration? Now that I can care for my family, where do you want me to go? I will not migrate but rather I will expand my business and train other people. (Male beneficiary)

Similarly, among those few who reported that the project had changed their migration intentions, effects included both changed intentions to stay and changed intentions to leave. While the reported project’s effects were predominantly economic in nature, interviews also indicate that the project affected beneficiaries’ (self-) awareness, perceived opportunities, self-efficacy, and skills, which in turn influenced individuals’ migration intentions.

It [my migration intention] has changed slightly or partly. I have realized that if I travel abroad, I will work and be paid by the whites, so if the whites have realized that we are suffering and they are here to help us, then there is no need for me to travel abroad. (Male beneficiary)

⁴³ Although the sensitivity of this topic may have prompted respondents to refrain from expanding, thus leading to possible response bias.

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My [migration] plans have changed because I see this business growing, and I see it in the near future to be bigger, so why should I go out there to hustle when I can be with the family? Imagine missing your family. While your family is here, it is not easy being there. So, if you have a business here and it's a family business, everyone is enjoying it, so no more thinking about migrating anymore. I know there are green pastures here in our country, and with the help of SNV and the GrEEen project, we have been able to realize this dream. (Male beneficiary)

I remember one time we went on a monitoring visit, and one gentleman said he had friends who were going to cross the Libya desert and they had initially called on him. He was going to join. But he had just signed on to the programme, and he thought to himself that he could do it if he didn't go and if he stayed behind and focused on doing something productive, he could actually be better off than he is now. So, because of that, he decided not to go. (SNV staff)

Now that I have been trained, I will go [abroad]. Yes, I will [travel abroad], but only if its through support from the GrEEen project. I will go to rare snails and produce shower gel. (Female beneficiary)

I had no plan of migrating prior to the training, but the training has made it known to me that migrating will be good since the living conditions there are better. (Male beneficiary)

Finally, it is worth mentioning that one SNV staff flagged possible (adverse) effects of the project on in-country migration. The respondent was concerned that GrEEen and similar projects may unwittingly contribute to the rural exodus and drive urban migration.

Going forward, if SNV wants to look at it [providing job opportunities], then, we have to look at job availability in terms of existence of companies or enterprises that can open up their doors for these people. Because getting training and you don't have a place to practice and also be employed is a worry. It's a worry. If we are not careful, it would then lead to urban migration from the villages to urban areas trying to find some jobs. If the person has been trained in bio-digester construction and he is here in the village, how many people would go it? They will all go to the public toilets or to the bush or the sea shore. So they will be forced to move into other cities where their services might be needed. (SNV staff)

Although such effects were not detected within this evaluation, and the project design - which prioritized providing localized solutions over linking towards employment opportunities in urban locations - indicate that this concern was unwarranted, further research would have to be undertaken to conclusively answer whether urban migration was indeed an unintended effect of the project.

5.4.10. What are the differentiated outcomes of the interventions on gender and age? (5.1.GHA.)

No differentiated project effects for returnees could be measured through the evaluation. In the RCT design employed for the CfW component, returnees were excluded from the impact evaluation sample due to their non-random selection into the project. In the OYE sample, the

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number of returnees is too small to allow for analysing differential effects. While qualitative research explored potential differentiated effects for returnees, none could be identified. KIIs showed that project implementers did not monitor differentiated outcomes by migration status and interviewed returnee beneficiaries could not recall having experienced outcomes different to their non-migrant peers. This can indicate that either respondents were not aware of differentiated effects, or that differentiated effects did not materialise. As mentioned above, it is also possible that the sensitivity of the topic and the stigmatisation of returning influenced respondents' willingness to talk about their experiences.

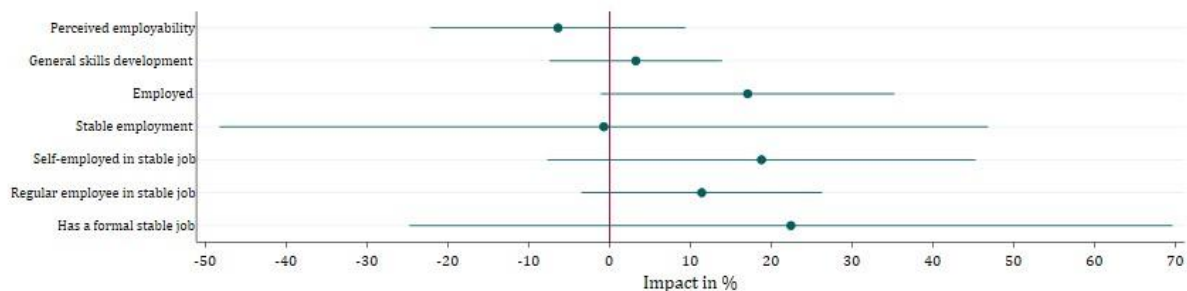
Differentiated outcomes by gender⁴⁴

Effects on employment and employability

The CfW project component did not significantly change female beneficiaries' general skills development (indicator 1.1.1), or perceived employability (indicator 1.2.1) compared to female non-beneficiaries. Women's employment and skills development outcomes might be more influenced by structural barriers and social norms not fully addressed by the CfW component. These could include limited access to markets, financial resources, and support networks, as well as societal expectations around women's roles in the labour market. The lack of significant change in perceived employability among female beneficiaries could indicate that while the project provided skills, it did not sufficiently empower women or alter the socio-economic conditions that limit their employability. This might be due to deeply entrenched gender norms that require more comprehensive and targeted interventions.

Employment indicators were also not significantly impacted among female beneficiaries (1.3.1-1.3.3). The overall economic environment may not be conducive to significant changes in employment for women. High unemployment rates, particularly in formal sectors, can mean that women struggle to find stable employment even with additional skills.

Figure 17: Impact on employability and employment for female beneficiaries - CfW component



Source: C4ED elaboration

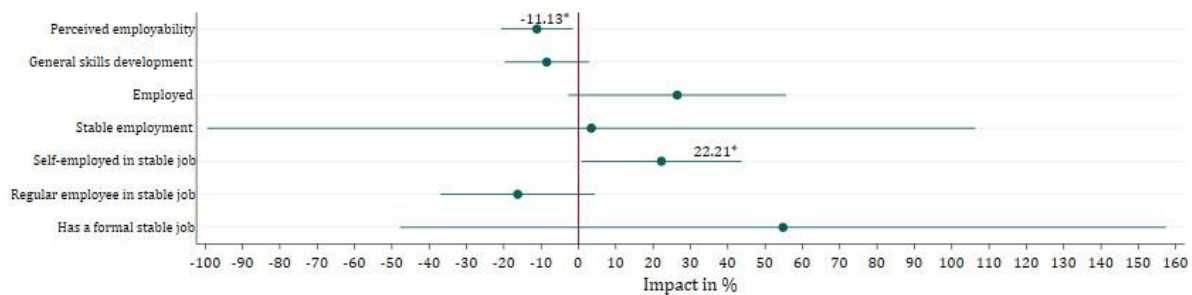
While male beneficiaries show a significant decrease in their perceived employability (indicator 1.2.1) compared to male non-beneficiaries, they also display a considerable, statistically significant increase in self-employment of 22% over male non-beneficiaries (indicator 1.2.3), shown

⁴⁴ As the OYE sample contained only 65 men, only results on the female sub-sample from the OYE component are presented.

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in Figure 18. Male beneficiaries might perceive lower employability due to the challenging economic environment and high competition for formal jobs. They might find self-employment a more feasible and immediate option given the skills and resources provided by the CfW component. However, this entrepreneurial path might not align with their aspirations for formal employment, hence the lower perceived employability. While the primary function of the CfW component is to provide a safety net, the increase in self-employment among male participants suggests that the project may have inadvertently encouraged entrepreneurial activities, particularly in the informal sector. Male beneficiaries may have utilised the stability provided by the CfW component to explore entrepreneurial opportunities, diversify their income sources, and contribute to household economic resilience. Research shows significant differences in entrepreneurial levels between men and women. Women undertake fewer entrepreneurial activities than men, with lower growth expectations and smaller size. Additionally, men are disproportionately more likely to create growth-oriented organisations (Bastian et al., 2019). Gendered differences in risk preferences also contribute significantly to the gender differences in entrepreneurship, leading to lower levels of women-led new ventures (Gimenez-Jimenez et al., 2022).

Figure 18: Impact on employability and employment for male beneficiaries - CfW component



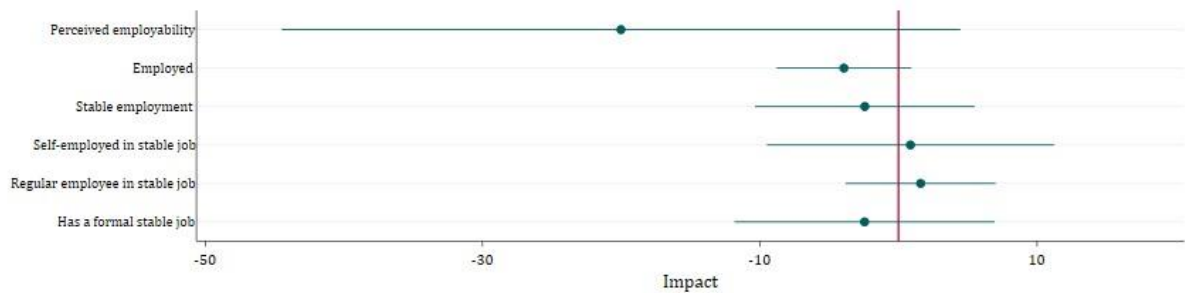
Source: C4ED elaboration

The evaluation of the impacts of the OYE component on employability and employment among women presents mixed findings. While perceived employability (indicator 1.2.1) is not significantly affected by the OYE component for female beneficiaries compared to female non-beneficiaries, the intervention appears to have a negative and statistically significant impact on general skills development (indicator 1.2.2), highlighting potential deficiencies in the project's design or implementation.

When examining employment outcomes, the results indicate generally small and statistically insignificant effects on various measures of stable employment. The lack of statistical significance across these metrics means these observations are not conclusive and warrant further investigation.

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Figure 19: Impact on employability and employment for female beneficiaries - OYE component

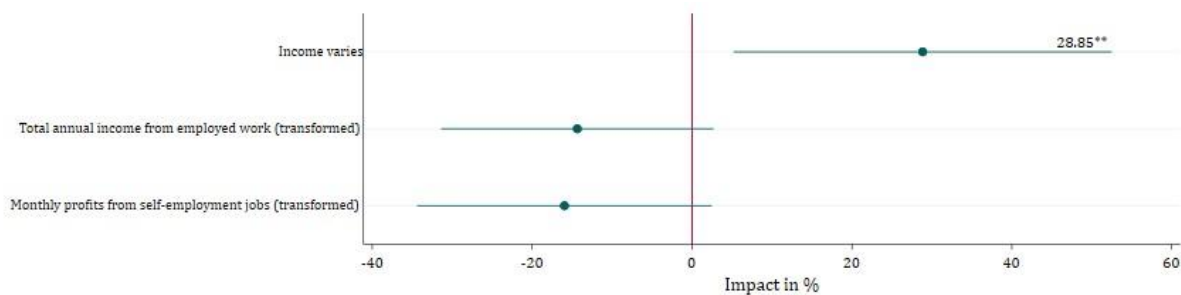


Source: C4ED elaboration

Effects on income and profits

Female and male beneficiaries are almost 29% more likely to experience income variability (indicator 2.1.1) than non-beneficiaries of their respective gender, and total income from wage labour remains unaffected (indicator 2.1.2). At the same time, male CfW participants experienced a 29% decrease in profits compared to male non-beneficiaries (indicator 2.1.3) while also being significantly more likely to be self-employed. Self-employment is often pursued out of necessity rather than opportunity, particularly in contexts where formal employment opportunities are limited. Individuals may engage in entrepreneurial activities as a coping mechanism to generate income and livelihoods in the absence of stable employment opportunities. However, self-employed individuals, especially those operating in the informal sector, often face challenges such as low profitability, limited access to markets and resources, and vulnerability to economic shocks (Fields, 2019).

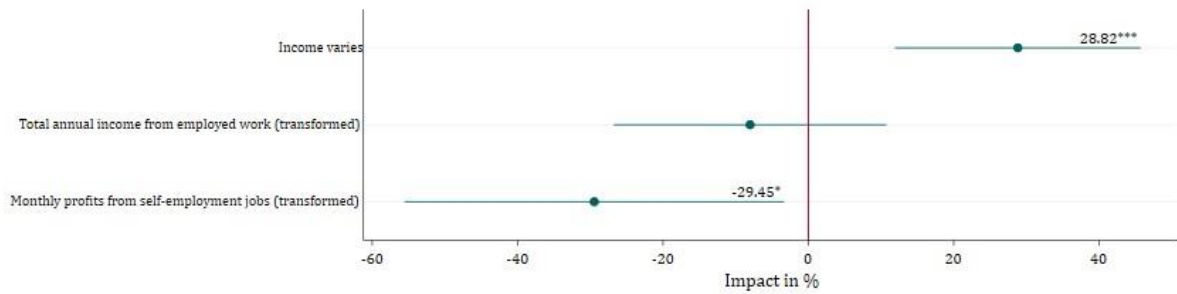
Figure 20: Impact on income for female beneficiaries - CfW component



Source: C4ED elaboration

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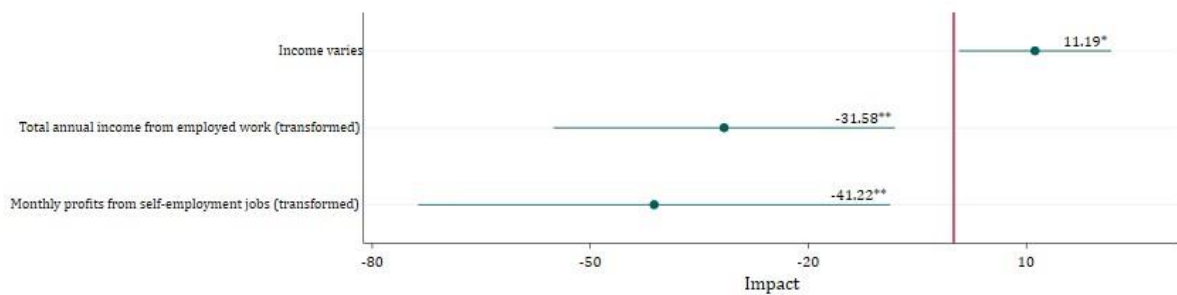
Figure 21: Impact on income for male beneficiaries - CfW component



Source: C4ED elaboration

Reflecting the findings of the full sample, female OYE beneficiaries are more likely to experience income variability (indicator 2.1.1) compared to female non-beneficiaries. At the same time, total income from employment (indicator 2.1.2 and indicator 2.1.3) seems to be significantly decreased for female OYE beneficiaries, which is statistically significant on a ten per cent level.

Figure 22: Impact on income for female beneficiaries - OYE component



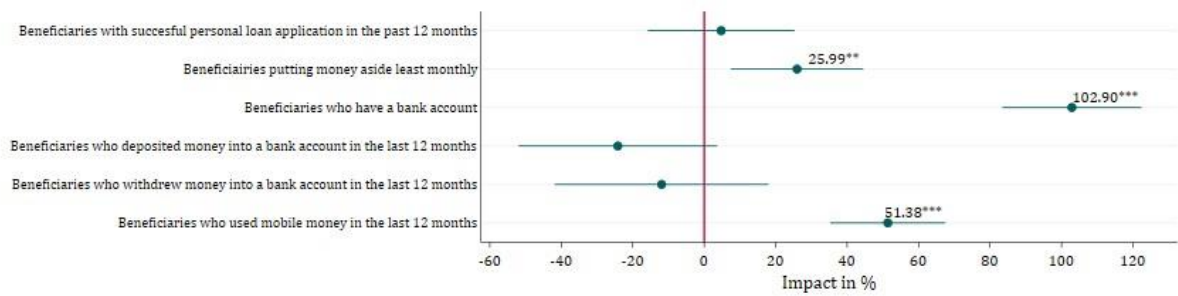
Source: C4ED elaboration

Access to financial services

Among the female subsample, results show that beneficiaries are 26% more likely to put money aside at least monthly (indicator 2.2.1) and are almost 52% more likely to use mobile money (indicator 2.2.6). At the same time, the share of beneficiaries with a bank account has doubled (indicator 2.2.3), with beneficiaries being more than 100% more likely to have a bank account. Considering the male sub-sample, the share of beneficiaries with a bank account has also almost doubled (indicator 2.2.3), with beneficiaries being 98% more likely to have a bank account than non-participating males. Male project beneficiaries are also 68% more likely to use mobile money than male non-beneficiaries (indicator 2.2.6).

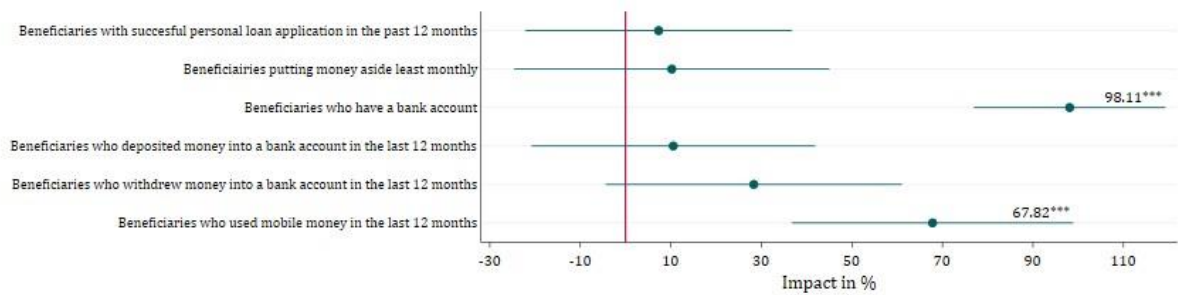
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Figure 23: Impact on the use of financial service for female beneficiaries - CfW component



Source: C4ED elaboration

Figure 24: Impact on the use of financial service for male beneficiaries - CfW component



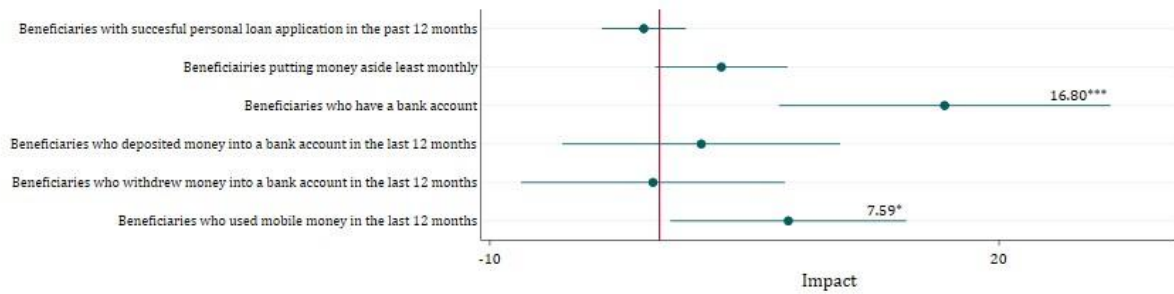
Source: C4ED elaboration

Findings for the female sub-sample of the OYE component reveal that the share of female beneficiaries who have a bank account increased 17% and the share of female OYE beneficiaries using mobile money increased by 8%. These results indicate significant improvements in financial inclusion for women. Other metrics, such as successful personal loan applications, money deposits, and withdrawals, showed no significant changes, suggesting stable but non-transformative impacts in these areas.

The observed improvements in financial behaviour among beneficiaries suggest that the project has had a positive impact on economic empowerment. By promoting saving habits, facilitating access to formal financial services, and encouraging the use of digital financial tools, the project equips participants with the resources and skills necessary for financial resilience and independence. The significant increase in the likelihood of having a bank account among beneficiaries underscores the importance of financial inclusion in fostering economic development. Access to formal banking services promotes savings and may facilitate access to credit and other financial products in the future, enabling individuals to invest in income-generating activities and build assets over time.

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Figure 25: OYE Impact on the use of financial service for female beneficiaries - OYE component



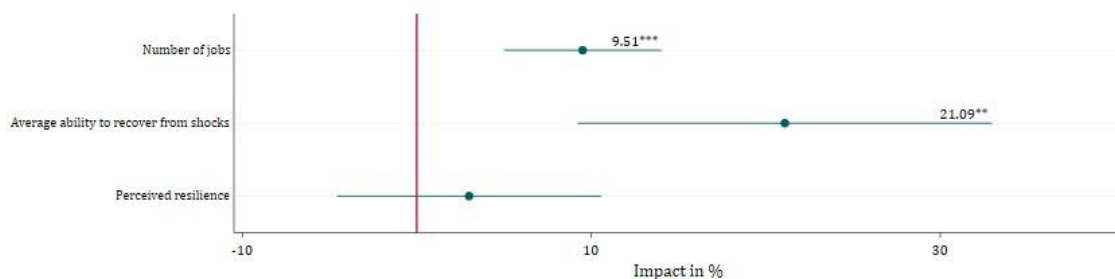
Source: C4ED elaboration

Resilience to shocks

The number of jobs held among female and male CfW participants compared to non-beneficiaries of their respective gender (indicator 2.3.1) has increased by close to 10 pp for each subsample, indicating that the project has effectively provided beneficiaries with additional economic opportunities. This increase in employment suggests that men and women who participated in the CfW project component were able to secure more diverse income sources, potentially reducing their dependence on a single job and contributing to their economic empowerment.

The perception of recovering from shocks is significantly higher among male and female CfW beneficiaries compared to non-beneficiaries of their respective gender (about 21 pp for females and 36 pp for males, respectively; indicator 2.3.2). This suggests that the project has effectively enhanced their confidence in managing economic disruptions. Despite the increased job diversification and perceived ability to recover from shock is higher among male and female CfW beneficiaries, their perceived overall resilience is not significantly higher than non-beneficiaries (indicator 2.3.3). This discrepancy may indicate that while specific aspects of resilience (like shock recovery) have improved, broader factors influencing overall resilience, such as long-term economic stability and social support systems, may still need to be addressed comprehensively.

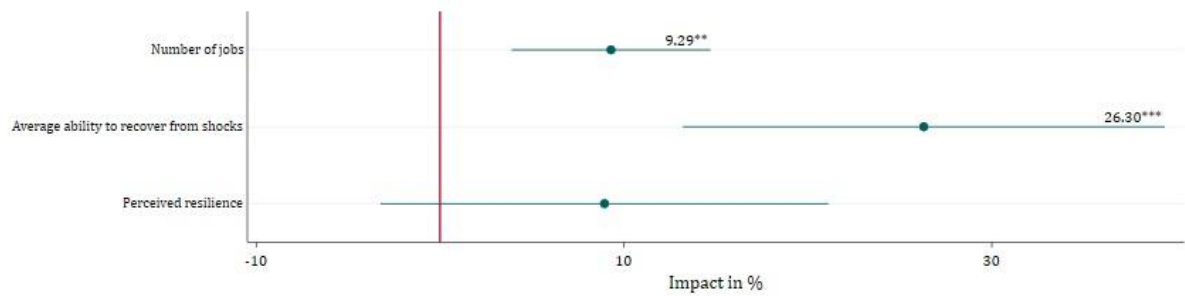
Figure 26: Impact on resilience for female beneficiaries - CfW component



Source: C4ED elaboration

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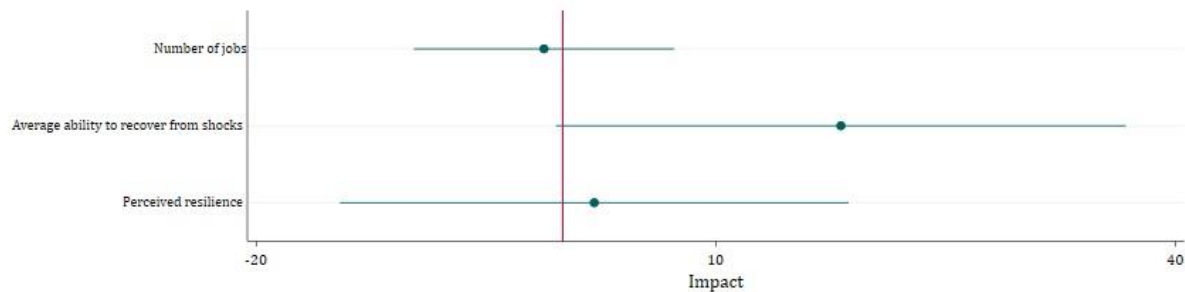
Figure 27: Impact on resilience for male beneficiaries - CfW component



Source: C4ED elaboration

In line with the results for the full sample, resilience did not significantly improve among female OYE beneficiaries, as none of the indicators connected to resilience significantly increased.

Figure 28: Impact on resilience for female respondents - OYE component

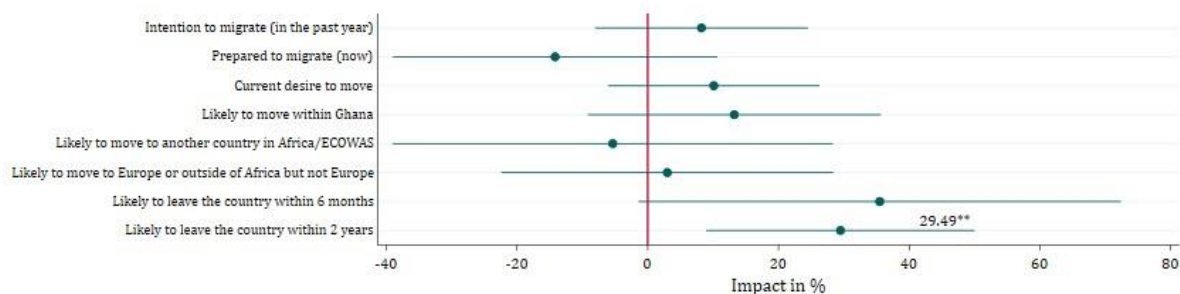


Source: C4ED elaboration

Effects on the decision to migrate

Considering most indicators, female CfW participants were not statistically more likely to have had a migration intention in the past year than female non-beneficiaries. Nevertheless, results indicate that female beneficiaries are around 29 pp more likely to leave the country within two years. Male CfW participants, on the other hand, are not significantly more (or less) likely to migrate than male non-beneficiaries.

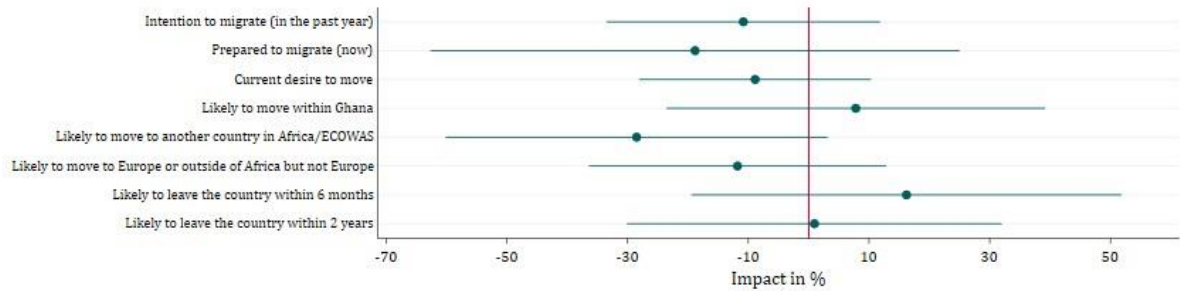
Figure 29: Impact on the intention to migrate for female respondents - CfW component



Source: C4ED elaboration

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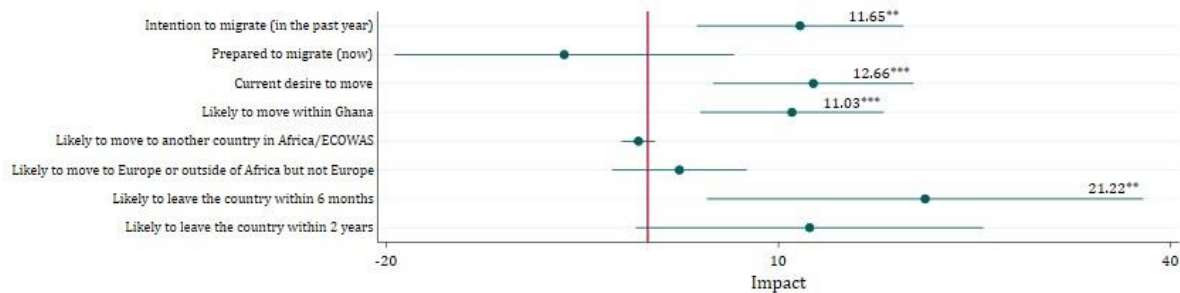
Figure 30: Impact on the intention to migrate for male respondents - CfW component



Source: C4ED elaboration

For the female sub-sample, the OYE compared increased the intention to migrate in the past year by 12 pp and heightened the current desire to move by 13 pp among female beneficiaries compared to female non-beneficiaries. Additionally, the likelihood of female OYE beneficiaries moving within Ghana rose by 11 pp, and the likelihood of leaving the country within six months increased by 21 pp. These findings suggest the project has significantly influenced both internal and external migration aspirations. Other measures, such as preparedness to migrate and the likelihood of moving to other regions. The significant increases in migration intentions underscore a potential shift in participants' outlook on mobility and opportunities beyond their current locations.

Figure 31: Impact on the intention to migrate for female respondents - OYE component



Source: C4ED elaboration

Qualitative evidence

As described above, interviewed project staff explained that the GrEEn project was not designed to be gender-transformative but rather to accommodate women's needs within a gender-sensitive project design. Still, C4ED identified a few project activities that, at times, may have incentivized gender-transformative change in the beliefs and behaviour of project participants and their families and communities. First, the project integrated gender-transformative messaging to overcome norms and beliefs about gendered professions into their training agendas. Second, the project successfully engaged reluctant male spouses of training participants for them to overcome beliefs that their wives should not participate in the training, earn an income, or

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own a business. Third, MSMEs employers were trained to promote women's employment. Qualitative findings also suggest that the project had a stronger effect on women's self-efficacy compared to men, which could point to potential gender-transformative effects. However, further research would be required to verify this.

There was another MSME that when we started, the business was in the husband's name as a sole proprietor and as we spoke with the husband about the need to involve the wife in the business, he agreed. Though the husband didn't attend the training, he agreed, and they did a new registration into a Limited Liability and including the woman as a shareholder and a director of the company. (Implementing partner) Respondent 1: I used to be a shy person and I avoided public gatherings, but now I am confident and can easily mingle with others in any public gathering. Respondent 2 and 3: She [respondent 1] was like that. She used to avoid us. Though her house is just around us, we hardly ever see her. (Female beneficiaries)

[Project beneficiaries are] having awareness, the general awareness, so you have a lot of the MSMEs now, even when they are employing people, being intentional about bringing on board women, some of them now have developed a gender policy in their workplaces [...]. They have flexible hours for the women and all that and think these are all things they got because of the programme. (SNV staff)

Despite these measures in place, implementing staff reported having encountered a number of barriers potentially linked to gendered norms, attitudes and practices, that could not be fully mitigated or transformed by the project. For the MSME acceleration component, one SNV staff explained that the project component had trouble finding enough female-owned businesses. In addition, despite the project's efforts to break prevailing norms on typically male and female professions, staff admitted that most beneficiaries still decided to enrol in training which accommodated prevalent socio-cultural norms. This, according to one key informant, also influenced profitability and opportunities for business acceleration, which tended to be more limited for typically female business sectors.

For the GrEEen project we tried to bridge the gender stereotype when it comes to employment, but we realised that the majority of our females were [enrolled in] in female dominated sectors where they felt comfortable. Although we had a couple of them coming into the male dominated sectors. (SNV staff)

For me, it is a barrier because those male-dominated sectors are also areas that generate a lot of income and can be more sustainable, but they [women] see it a bit risky or those kinds of perceptions to be in those dominated sectors. So, although we have related jobs in those female sectors when it comes to jobs that we think could have really made much, much impact, it was a barrier. So, we had the male going in for the solar, bio-digester construction but very few women going for those kinds of jobs. (SNV staff)

Despite reported successes of the project to increase beneficiaries' confidence, ingenuity and drive, some key informants still reported that women tended to be more risk-averse and less confident and creative in their endeavours. This, according to one key informant, also affected MSMEs performance when the project decided to establish female cohorts.

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I would also say, men are more daring, so even if you put an advert there, a man although his qualification cannot meet the advert that he is seeing, will still make an attempt to apply but women are a bit reluctant and need assurance that its more secure to do. So that's another thing that I have realised that in terms of chances, we need to push our women further. (SNV staff)

What we decided to do was to do an all-female cohort from the beginning of year three. When we did that, we also found that the quality of the businesses we were getting to support to achieve what we wanted to do was also diminishing. So, you would find that we had female participation going up, but then the quality that we expected started reducing sharply. It was very sharp, like it was exponential, it wasn't even gradual. So that is an issue we couldn't really decipher why that is the case because we also believe that there are ladies who had brilliant ideas but unfortunately, irrespective of how hard we tried to get the message out, to get women to participate, we weren't very successful. [...] I don't know if we have to get a special project for just women to go through ideation to get the best out of them before we do incubation and acceleration for them because we have other females who are doing something very brilliant but majority of them were soap makers, like nothing really different from the normal thing that we knew but when you take the gentlemen, the ideas were very diverse, the businesses were very diverse, very competitive. (SNV staff)

Key informants also described women's dependency on male household heads as a barrier for them to create or expand businesses in the same way as their male counterparts could. Dependencies reportedly were higher in Ashanti region and resulted in material, fiscal and attitudinal barriers. Several project staff recounted how women were dependent on the permission of their male partners to create or accelerate their business. They also explained how men had to be convinced and included, co-opted, and placated

to allow women to thrive in their business.

Typically, it's the males who tend to apply. And then you'll have sometimes even some males, once they hear that you prefer females, they let their wives apply. And then once they are in the project, they come up and say 'actually, the business is mine'. [...] Beyond that, we found out that people put their husband's name on their business. It was sort of an honour you are giving to the husband because they see him as the head of the home. And so, if I'm doing a business and I needed to give him that respect I put his name. So, the businesses were registered in the husband's names and yet they [women] put in their business and they put in all the work. And sometimes the men almost demanded that kind of thing from them. (SNV staff)

It's not always very pleasant to do. We've had a few husbands who were not very happy with us because their wives are suddenly a bit more bold and able to stand up against abuse. And so, they were not very happy because they think it was only after they joined the project that they became like that. (SNV Staff)

We've had occasions where some women were not able to come because their husbands did not give them the green light to go for the training because the men would have to remain behind and take care of the home and then including the kids. (SNV staff)

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One key informant also explained that it is not common for women to possess land and hence they are less likely to start their own business in agriculture. In addition, several interviewed female beneficiaries stated that their lack of funds prevented them from starting a business after the conclusion of the training, while no male beneficiary reported facing similar barriers.

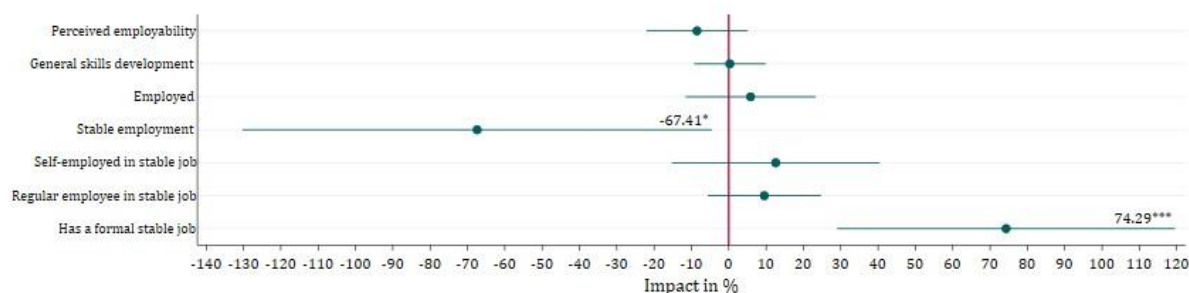
We realised that in the districts, it's very difficult for the women to get access to land. They will still have to go through their male counterparts or their "Abusua pani" as they call it before they can get access to a piece of land to farm. So that was a big barrier for most of our female service recipients who wanted to really go into the agric space. Usually, you would find that, they go and assist a farmer but then to have a land of their own to really do full-scale agric as they want, most of the time was a hindrance. (SNV staff)

Differentiated outcomes by age⁴⁵

Effects on employment and employability

The CfW project component did not significantly change general skills development (indicator 1.1.1) or perceived employability (indicator 1.2.1) either for younger beneficiaries or for beneficiaries above 35 years of age compared to non-beneficiaries of their respective age groups.

Figure 32: Impact on employability and employment for young beneficiaries - CfW component



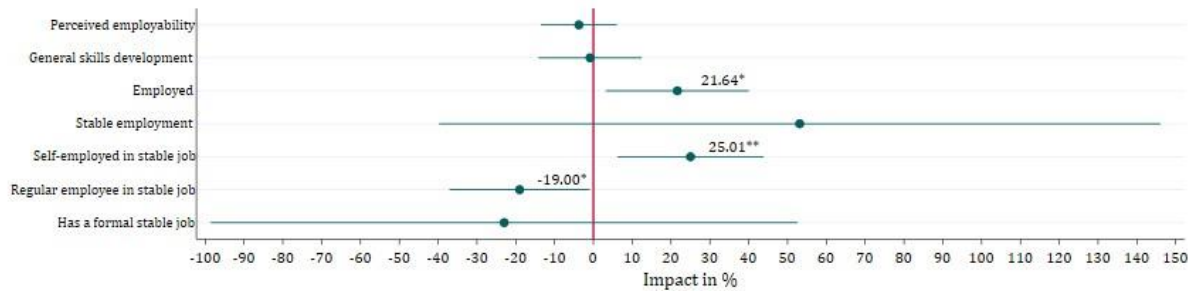
Source: C4ED elaboration

The results reveal mixed impacts on employment among the younger CfW participants in Ghana. While younger beneficiaries appear significantly less likely to have worked at least one hour in the week prior to data collection by 67 pp, results show a positive impact on securing formal stable jobs (74 pp) compared to non-beneficiaries in the same age group. CfW participants above the age of 35 on the other hand are 22 pp more likely to have worked at least one month in stable employment in the year prior to data collection and are 25 pp more likely to be self-employed compared to non-participants of the same age group. Yet, older CfW participants are also 19 pp less likely to work as a regular employee.

⁴⁵ As the OYE sample only includes 87 individuals who are not considered “Youth” under the project definition, which considers youth individuals until the age of 35 years, results for the OYE component disaggregated by age will only present those for the “Youth” sub-sample.

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Figure 33: Impact on employability for beneficiaries above 35 years of age - CfW component



Source: C4ED elaboration

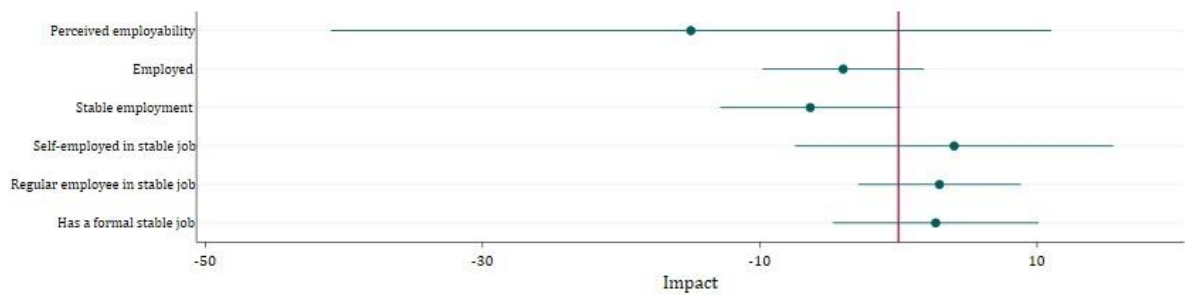
These findings intersect with the **qualitative insights** regarding the challenges younger beneficiaries face. Despite efforts to target and enrol youth, certain barriers hinder their full participation and successful integration into the workforce. Insufficient capital and assets hinder the development and acceleration of businesses among younger participants. Also, younger beneficiaries often lack the necessary experience in entrepreneurship and formal employment, which puts them at a disadvantage compared to older participants. Additionally, younger beneficiaries may harbour unrealistic expectations of quick income generation and grant receipts, which may not align with the project's longer-term training and limited funding.

Younger beneficiaries may have a mindset focused on immediate gains rather than long-term investment, making it challenging to retain their interest in the project. Qualitative findings also indicate a gender disparity in project participation, with fewer young males involved, possibly due to their engagement in other lucrative activities like illegal mining. Mobility issues among young people, including fear of relocation due to safety concerns, may affect their participation and engagement in project activities.

For the youth sub-sample, the analysis reveals no statistically significant impacts of the OYE component across several employability and employment metrics. The employability score (indicator 1.1.1) and score describing general skills development (indicator 1.2.1) show insignificant results. Similarly, stable employment over the past month and past week, self-employment in stable jobs, regular employment in stable jobs, and having a formal stable job are statistically significant.

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Figure 34: Impact on employability and employment for young beneficiaries - OYE component



Source: C4ED elaboration

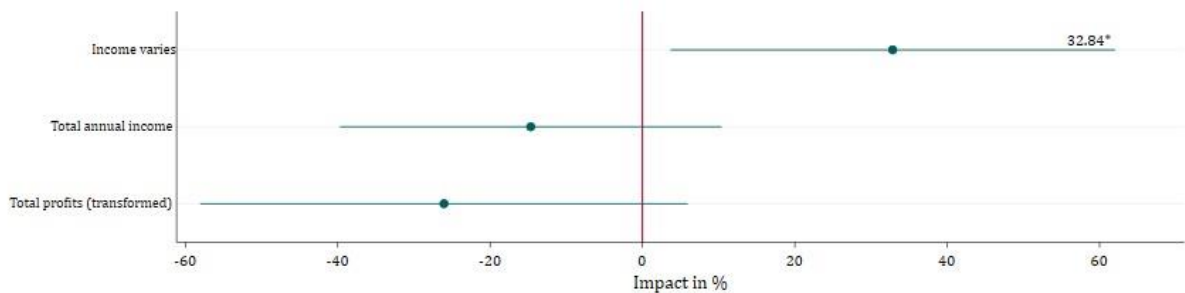
Income and profits

CfW beneficiaries under 35 are almost 33% more likely to experience income variability than non-beneficiaries of the same age but do not experience higher income. Income from wage employment is not significantly impacted compared to non-beneficiaries for either age group. This suggests that while CfW beneficiaries may have access to more opportunities, they struggle to capitalise on them consistently.

Although older CfW beneficiaries do not experience increased income variability, the significant decrease in profits from self-employment indicates challenges in sustaining or growing their businesses. This could be due to factors such as market competition, rising costs, or limited access to resources and support services.

Both age groups appear to struggle with capitalising on the opportunities provided by the CfW component. For younger beneficiaries, this struggle is reflected in higher income variability without increased income, while for older beneficiaries, it's seen in reduced profits from self-employment.

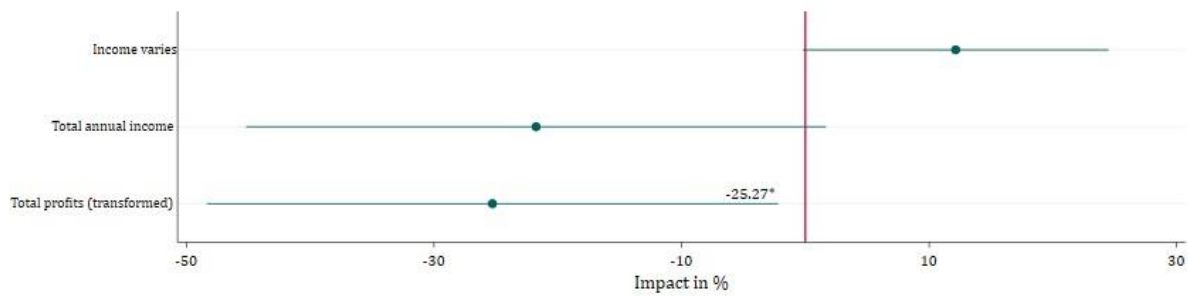
Figure 35: Impact on income for young beneficiaries - CfW component



Source: C4ED elaboration

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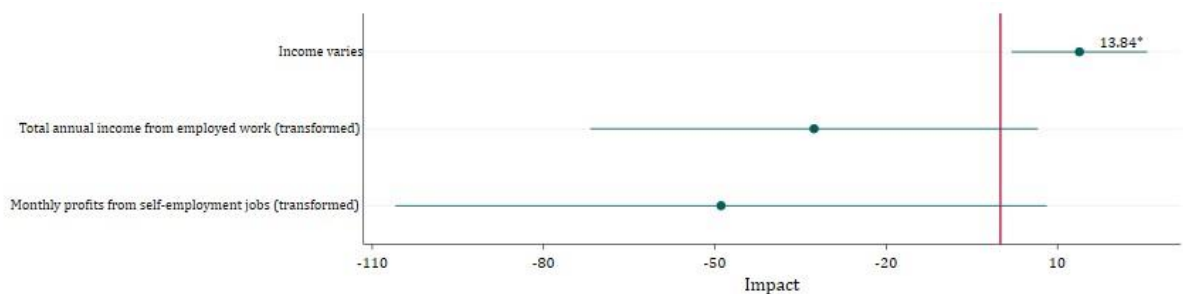
Figure 36: Impact on income for beneficiaries above 35 years of age - CfW component



Source: C4ED elaboration

For the youth sub-sample, the OYE component achieved mixed results regarding income. The likelihood of income variability significantly increased by 14 pp compared to youth in the control group, indicating that participants experienced more fluctuation in their income, reflecting a certain degree of instability. However, other income-related metrics did not show significant impacts. Total annual income from employed work and monthly profits from self-employment also declined, but these changes were not statistically significant. These findings suggest that while the project may have influenced the stability of income sources, it did not significantly enhance overall income levels from employment or self-employment.

Figure 37: Impact on income for young respondents - OYE component



Source: C4ED elaboration

Access to financial services

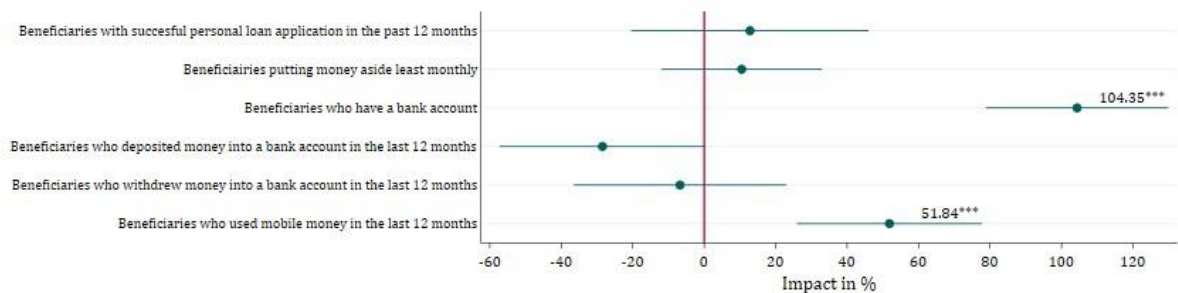
For the sub-sample of below-35-year-olds, results show that the share of beneficiaries with a bank account has doubled, with beneficiaries being more than 100% more likely to have a bank account. Beneficiaries are also almost 52 pp more likely to use mobile money. Considering the sub-sample above 35, the share of beneficiaries with a bank account has also almost doubled, with beneficiaries being about 91 pp more likely to have a bank account than non-beneficiaries of the same age group. Project beneficiaries of the particular sub-sample are also 52 pp more likely to use mobile money than non-beneficiaries and 33 pp more likely to put money aside at least monthly.

The observed enhancements in financial behaviour among CfW beneficiaries indicate a positive impact on economic empowerment. Through initiatives aimed at instilling saving habits, enhancing accessibility to formal financial services, and promoting digital financial tools, the pro-

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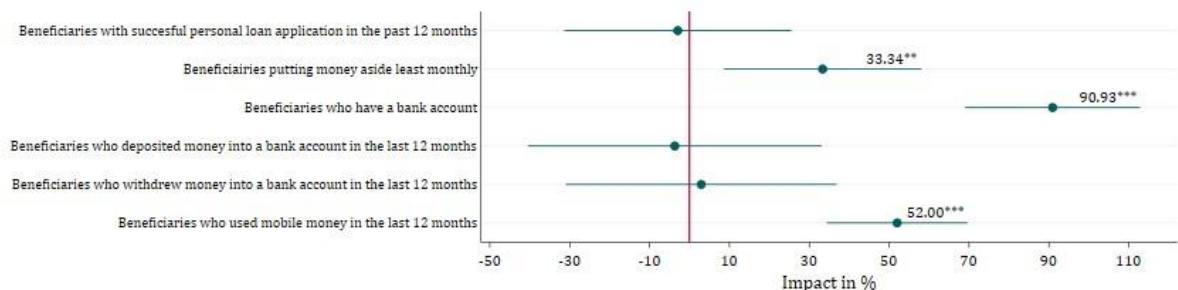
ject equips participants with vital resources and skills essential for financial resilience and independence. The notable surge in the likelihood of beneficiaries, irrespective of age, possessing a bank account highlights the pivotal role of financial inclusion in nurturing economic development. Access to formal banking services encourages savings and streamlines access to credit and various financial products. This accessibility enables individuals to channel resources into income-generating endeavours and gradually accumulate assets over time. By expanding access to formal financial channels, the CfW project component contributes significantly to the economic empowerment of its beneficiaries. This empowerment not only enhances individual financial well-being but also fuels broader socioeconomic development within communities.

Figure 38: Impact on the use of financial services for young beneficiaries - CfW component



Source: C4ED elaboration

Figure 39: Impact on the use of financial services for beneficiaries above 35 years of age - CfW component

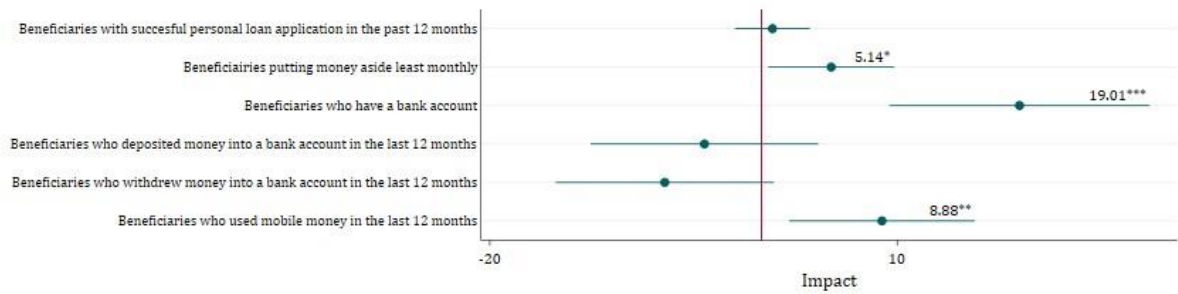


Source: C4ED elaboration

The OYE component increased the likelihood of younger beneficiaries having a bank account by 19%, indicating a substantial enhancement in financial inclusion. Additionally, the likelihood of beneficiaries in the youth sub-sample putting money aside at least monthly rose by 5 pp, and their use of mobile money increased by 9 pp compared to youth in the control group, reflecting improved financial management practices. Other metrics, such as successful personal loan applications, and depositing and withdrawing money from bank accounts, showed no significant changes. These findings suggest that the OYE project component effectively promoted better financial habits and access to banking and mobile money services among the youth, fostering greater economic empowerment and stability.

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Figure 40: Impact on use of financial services for young beneficiaries - OYE component

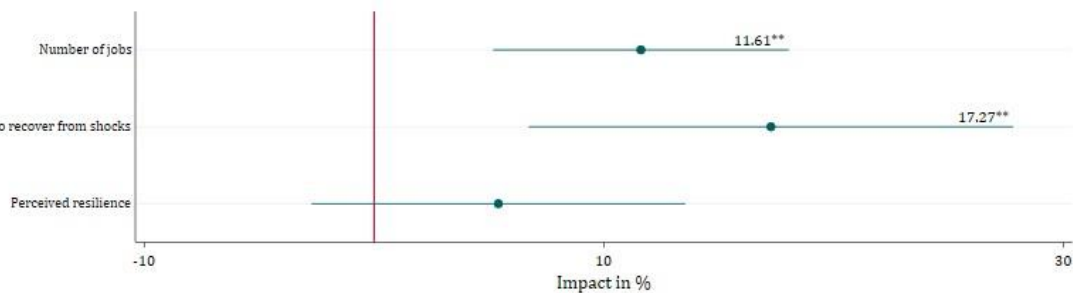


Source: C4ED elaboration

Resilience to shocks

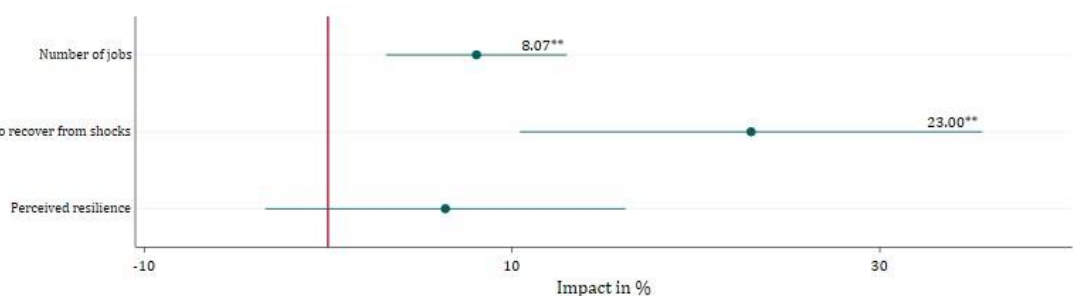
CfW beneficiaries under 35 have more diversified income sources (almost 12 pp) and perceive themselves as having a higher average ability to recover from shocks (17 pp) compared to non-beneficiaries in the same age group, which is statistically significant. This is also observable for the sub-sample of individuals above 35, where the number of employed and self-employed jobs is increased by 8 pp, and the average ability to recover from shocks among CfW beneficiaries has increased by 23 pp compared to non-beneficiaries of the same age range.

Figure 41: Impact on resilience for young beneficiaries - CfW component



Source: C4ED elaboration

Figure 42: Impact on resilience for beneficiaries above 35 years of age - CfW component



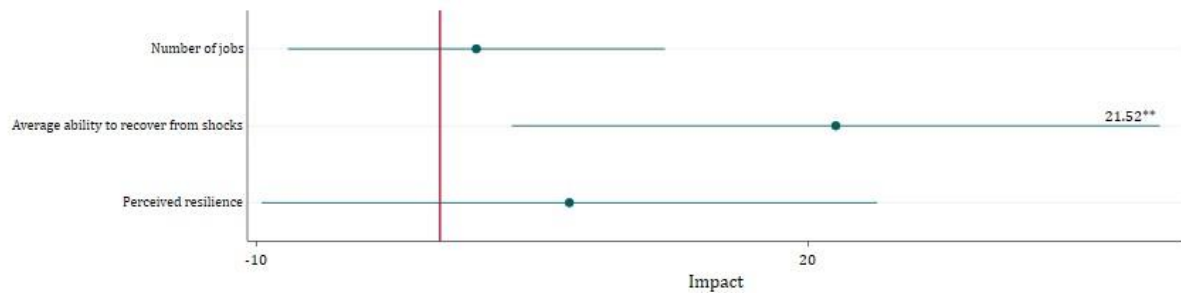
Source: C4ED elaboration

The OYE component did not significantly affect the number of wage-employed or self-employed jobs. However, it significantly improved the average ability to recover from shocks by

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22 pp, indicating that participants felt more capable of handling adverse events. The perceived overall resilience of participants increased by 7 pp, although this change was not statistically significant. These findings suggest that while the OYE component did not notably impact job numbers, it did enhance the participants' confidence in their ability to recover from shocks, highlighting a positive effect on their perceived resilience.

Figure 43: Impact on resilience for young beneficiaries - OYE component



Source: C4ED elaboration

Effects on the decision to migrate

Younger CfW beneficiaries are mostly not statistically different from non-beneficiaries of the same age regarding their motivation to migrate. This suggests that participation in the CfW project component may not significantly impact their overall desire to migrate. As discussed above, the decision to migrate is influenced by an intricate combination of push- and pull factors such as economic opportunities, family considerations, or socio-political circumstances. Considering their preparedness to migrate soon, CfW beneficiaries are 30 pp less likely to be prepared for migration than non-beneficiaries of the same age.⁴⁶ Economic opportunities, such as those provided by the CfW project component, may alleviate immediate financial pressures and reduce the motivation to migrate in the short term.

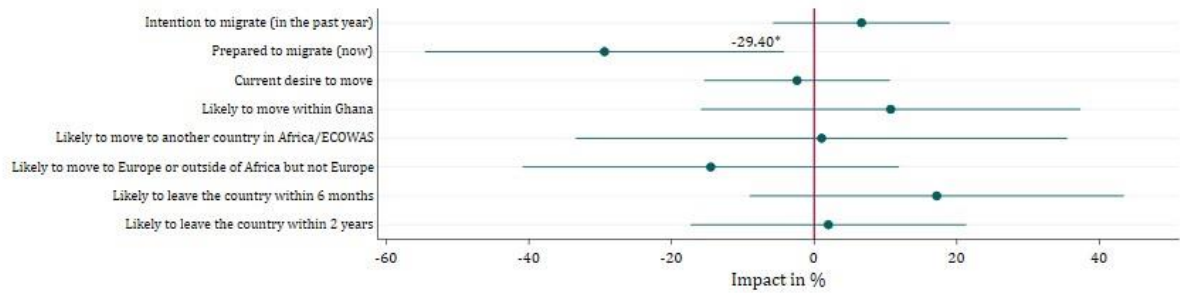
Older beneficiaries, on the other hand, are 37 pp less likely to move to another country in Africa, suggesting a greater attachment to their current location or a perception that opportunities within the continent are more accessible or preferable. At the same time, they are 65pp more likely to leave the country within the next six months than non-beneficiaries of the same age.⁴⁷ This could reflect a sense of urgency or necessity to seek better economic prospects or living conditions outside their current location.

⁴⁶ Conditional on their migration decision.

⁴⁷ Conditional on their current desire to move.

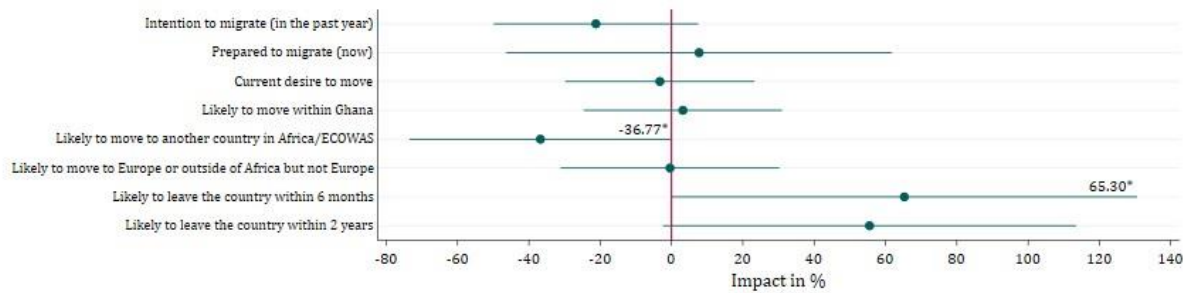
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Figure 44: Impact on intention to migrate for young beneficiaries - CfW component



Source: C4ED elaboration

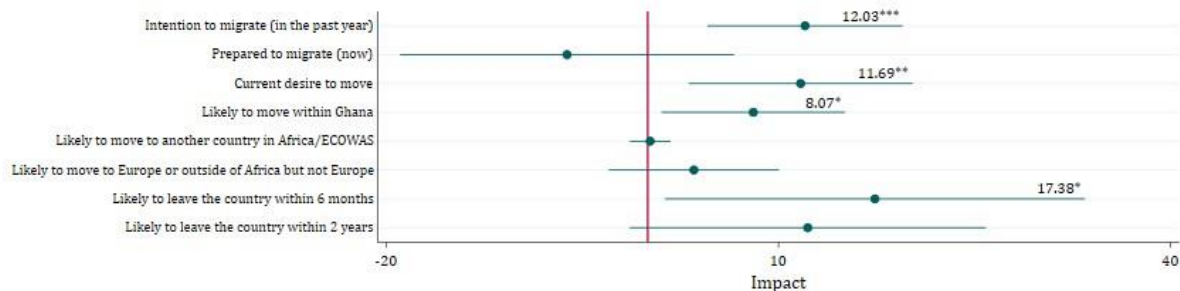
Figure 45: Impact on intention to migrate for beneficiaries above 35 years of age - CfW component



Source: C4ED elaboration

The evaluation of the OYE component's impact on youth migration intentions reveals significant findings. Participation in the OYE component increased the intention to migrate in the past year by 12 pp and the current desire to move by the same margin, indicating heightened migration aspirations among participants. Additionally, the likelihood of internal migration within Ghana increased by 8 pp. However, the project did not significantly affect intentions to move to other African countries or outside the continent. Short-term migration plans were notably influenced, with a 17 pp increase in the likelihood of leaving the country within six months, although long-term migration intentions within two years remained unchanged. These results suggest that the OYE project component significantly influences short-term and internal migration intentions but has limited impact on long-term or international migration plans.

Figure 46: Impact on the intention to migrate for young beneficiaries - OYE component



Source: C4ED elaboration

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5.4.11. To what extent have the incubation and acceleration services provided by the GrEEn project matched the needs and capacities of MSMEs? (7a.1.GHA)

Qualitative findings show that project implementers and beneficiaries alike found the incubation and acceleration services to be relevant and responsive towards MSMEs' needs, although some flagged the project's limitation in providing or facilitating access to funding and voiced their interest in additional training content. The majority of interviewed self-employed beneficiaries expressed high levels of satisfaction with the training components and underlined their utility in establishing or improving their business (see also sections 3.5.2 and 3.5.4). As SNV staff explained, the component's main targets were micro- and small start-up businesses, and it provided activities tailored to beneficiaries' needs after conducting extensive needs assessments.

What we do for the MSMEs before we do any other thing is needs analysis. So, we take our time and map out their needs in terms of areas around access to markets, access to finance, business structures, governance and you know, all those things. We do needs assessment to try and find out their level within these factors. And then when we are done, what we do is that we give each of them a road map or a growth path that we want to follow for the next six months so that we support them to do that. (SNV staff)

The responsiveness towards beneficiaries' capacities was confirmed by interviewed MSME representatives who overall reported that training content was easy to understand and to apply.

Beneficiaries were reportedly interested in the MSME component because they wanted to start or improve their business. Additionally, a significant number mentioned that their positive experience with the GrEEn CfW component motivated them to participate in the training. Several interviewed beneficiaries mentioned their initial scepticism and distrust towards the project. In this sense, the CfW component and its positive track record within communities seemed to have paved the way towards greater acceptance and interest for the SNV implemented components.

From the onset, we thought it was a fraudulent act and that they were only coming to lie to us but then when we began, we knew that we had been wrong and the project would be of great benefit and also they were really going to help us due to the knowledge we gained. (Male beneficiary)

Among different trainings, especially the financial literacy training and the "green tech" component, were frequently mentioned by beneficiaries and project staff alike as effective tools to improve business performance (see also findings section 3.5.2 effects on skills and employability).

I think the incubation project has been very great because I think these are or because we work with mainly start-up MSMEs. That is, MSMEs that do not have a lot of experience, though the technical knowledge they have but when we talk on other issues on business management issues: mainly on financial management, marketing, and also "greening" their operations, their business operations. These are MSMEs that have very limited knowledge in these areas. (SNV staff)

Not all training paths had similar demand, according to project staff. Whereas only a few beneficiaries showed interest in the specialised "green technology" training, such as solar panel

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installation and bio-digester construction (see findings below), others such as farming and soap making, were in high demand. Although most beneficiaries were satisfied with the training paths offered, a few respondents said they had wished for or would appreciate additional training in other areas such as baking bread and sweets (parazone and bofrot), making honey, growing mushrooms and tailoring. Male participants from one FGD recounted that they lacked enough time to learn all the skills they planned to learn. One project staff also emphasised that training content could be tailored more to the different regions:

Respondent 1: We wanted them to teach us how to make solar panels for electricity, but we were not taught because of time. We will be very happy if they can come back and teach us that. Respondent 2: Yes, also because of time they did not teach us how to make bio-digesters in this community. (Male beneficiaries)

We should target regional or geographical ecological economics as part of the analysis to ensure that specific trade areas or jobs that are peculiar to a geographical location should be maximised. For example, if we go to the southern part where we had Nzema area, Jomoro area, you find out that issues concerning bio-digester and solar panel are not much seen there but when you look at agro-based and fish processing, it's also big business there. The same when you go to North, you see that rice and maize cultivation and animal husbandry is big there. So, all this needs to be looked at. (SNV staff)

Among the supplementary activities offered, SNV staff deemed the one-on-one mentorship activities to coach businesses very effective, while interviewed beneficiaries tended to report primarily on the utility of trainings and only very few mentioned other networking activities. Interviews with project staff also portrayed a project that seemed to be well interlinked and connected to other relevant stakeholders and interventions (business networks, universities, government agencies, FSPs, other NGOs and their projects etc.) and collaborated with or referred to those accordingly.

During the six months, those that need access to markets, we organise street shows, we organise business to business tours where they get the opportunity to meet industry players who may need their services or products. (SNV staff)

Last year, I had the opportunity to attend the Business to Business/B2B project and I must say I learned a lot. It was very insightful. It has given me the opportunity to gain more experience, which has now helped me to know how to make records so I got more experienced. [...] GrEEen or SNV members [project participants] have also come here [to see my business] since last year. (MSME representative)

While the transfer of knowledge was deemed crucial for all interviewed, beneficiaries and project staff alike underlined the limited availability of funds for business start-ups and incubation through the GrEEen project. Respondents emphasised that a higher impact on MSMEs' business performance could have been reached if beneficiaries have had more access to funds (see also findings section 3.5.3 barriers towards accessing employment). One project staff flagged this as a challenge for the GrEEen project, which experienced dropouts of some beneficiaries who expected to acquire funding. Despite the limited availability of funds via the GrEEen project and the high interest of beneficiaries in acquiring funds, all interviewed beneficiaries reported that they would not have wished for an immediate pay-out without training and that they preferred

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participating in the training courses, which is indicative of the relevance of the chosen training design.

5.4.12. To what extent have MSMEs achieved better access to finance for business expansion? (7b.1.GHA)

As stated by the project documentation and KIIs, project activities for results 2 and 4 were designed to provide grants for some self-employed beneficiaries via business plan competitions and to improve MSME representatives' financial literacy to simplify access to loans, among others. In addition, the project reportedly soon realised participants' continuous need for funding and subsequently implemented a number of activities to raise awareness among participating MSME representatives on third-party funding opportunities and facilitate access towards those.

Those activities included, among others, dialogue sessions with different service providers (such as local banks and regulatory bodies) to raise MSME's awareness of funding opportunities and requirements. In addition, the project supported networking and referred project participants towards external governmental and non-governmental stakeholders who offered loan and grant opportunities. Some implementers also supported the establishment of savings and loan groups among project participants, which – according to key informants and beneficiaries, were well-functioning and successful. Several SNV staff also noted that the project was establishing a revolving fund with external stakeholders, which was supposed to be sustained after the project had ended.

Project implementers and beneficiaries were able to provide anecdotal evidence of success stories related to access to funds:

What we did in addition in result 2 [in Ashanti region], was to contract Presbyterian Relief Services who are experts in UVSLA [urban village savings and loans associations] and group formation to also come on board to support our service recipients to form UVSLA groups and then they introduce the now digital way of mobilising funds and managing funds from UVSLAs to them and so far we've been able to put together about 20 UVSLA groups within the ten districts and out of that about 16 are very active and these 16 have gone through registration with the department of cooperatives already and plans are underway to also support them to be able to become autonomous so that they can keep the groups and build on whatever the project has been able to support them to do after. (SNV staff)

A lot of them [beneficiaries] have gone through series of trainings and other projects that are helping them to have access to finance. For example, there is this diaspora investment project that we partnered with that we formed something called the GrEEn Venture Backers. So, they are backing GrEEn ventures in Ghana, so they put their money together. Annually, each member of that investment group contributes a 1000 Euro and then they pull this money together to invest in one, two, three companies after a pitch session for those who do well. Currently, we have two who have successfully been able to access 100 000 Euros and above and then we also have some in the pipeline who are currently undergoing due diligence. (SNV staff)

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We have one MSME who were able to receive grants from the Ghana Enterprises Agency. It helped because all the documentations that the Ghana Enterprises Agency was asking for, they had them in place. (Implementing partner)

Quantitative survey results for the full sample, however, show little improvements with regard to access to finance. Table 10 displays results for mean differences in financing options for MSMEs following the project implementation.⁴⁸ The financing section observes MSMEs' loan application behaviour and success rates, perception of financing being a major obstacle to their business operations and how easy access to financing through different available channels was perceived. The data shows that the number of loan applications over the last year ("No. loan applications (last 12 months)") increased significantly from below one (0,95) on average per MSME to 2,4 average loan applications. While this finding shows, to some extent, an increased confidence in loan applications being an option to obtain finance, a higher loan approval rate ("Loan application success rate (%)") is not observed. The success rate decreased by approximately 8 pp from 94% of loans being approved during baseline to 86% of loan approvals during endline. The difference, however, is not statistically significant. Nevertheless, the data shows a higher and increased demand for financing options, which cannot be covered by the supply. This may hence be a promising area for future engagement of the EU. Respondents were subsequently asked, to what degree access to finance was an obstacle to their business operations. They were asked to respond on a scale from 0 – 'no obstacle', to 4 – 'very severe obstacle'. During baseline and endline alike, respondents replied on average with 'moderate obstacle' referring to value 2 (precisely 1.91 during baseline and 1.86 during endline). For this specific question, it may be interesting, however, to observe the category ticked by the majority of respondents. While, during baseline, the category ticked by most respondents (25) was 'major obstacle' (category 3), this category was ticked by 22 respondents during endline and the majority of 23 respondents referred to 'moderate obstacle' (category 2) instead. We can hence observe a slight tendency towards access to finance improvements for the MSME beneficiaries. The following six rows in Table 10 refer to questions in which respondents were asked whether or not a certain financing option was easily attainable for them or not. The responses can hence be interpreted as the share of respondents for whom the specific financing option was easy to obtain. Among all options, we see a significant change in responses between baseline and endline only for the ease of attracting finance through governmental or non-governmental development projects. While, during baseline, 47% of the sample perceived financing to be easily available through projects from government or NGOs, the share increased significantly to 81% during the endline. The perception of easy access to the remaining financing options varied slightly, but insignificantly and with different directions during baseline and endline. While more respondents perceived access to short-term financing as easy (+4%), the share of respondents finding long-term financing easy decreased by 14% and by 6% for financing available through family channels. However, since these numbers are not significant, we would refrain from interpreting them as unintended effects of the project.

⁴⁸ Note that the number of observations included during baseline and endline may differ by question, depending on how many MSME representatives provided responses.

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Table 10: Impact on access to finance - MSME component

Finance	Mean Baseline	Obs Baseline	Mean Endline	Obs Endline	Mean Difference	P- Value
No. loan applications (last 12 months)	0.95 (0.90)	22	2.40 (2.22)	10	1.45	0.01**
Loan application success rate (%)	93.75 (25.00)	16	86.11 (33.33)	9	-7.64	0.52
Access to finance perceived as obstacle? (0-4)	1.91 (1.23)	77	1.86 (1.23)	77	-0.05	0.79
Financing through gov. or non-gov. projects easy? (Yes/No)	0.47 (0.51)	19	0.81 (0.40)	21	0.34	0.03**
Short-term financing easy? (Yes/No)	0.59 (0.51)	17	0.63 (0.49)	27	0.04	0.79
Long-term financing easy? (Yes/No)	0.76 (0.44)	21	0.62 (0.50)	21	-0.14	0.33
Financing available through family easy? (Yes/No)	0.39 (0.49)	51	0.33 (0.48)	60	-0,06	0.52

Source: C4ED elaboration

Overall, we see a significant increase in loan applications, which may hint to the fact that the project helped respondents gain confidence and, potentially also information about applying for external finance. In addition, the second significantly positive effect on ease of financing through projects may be explained by the fact that the financing options provided through the GrEEEn project itself took effect and were successful. Beyond these conclusions, the data shows tentative positive effects for access to finance, but the sample is too small to transfer with confidence the positive experiences found through qualitative research to apply to the whole beneficiary population. Qualitative findings presented in the following paragraphs provide explanations as to why the efforts of the project may not or may not yet have materialised in stronger improvements of access to finance.

SNV staff and an FSP confirmed that some FSPs require capital contribution, and all require basic documentation, which may not be available to all beneficiaries. SNV staff also underlined that some activities were launched recently and that positive effects may not have materialised yet. Another SNV staff flagged the missed opportunity to link MSMEs to other project components, focussed on strengthening FSPs:

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GrEEen is implemented by UNCDF and SNV, I think already we had a feedback during last year that we should strengthen relationships between UNCDF support and then GrEEen support. So [...], there is a whole result area, result 3 that UNCDF is implementing and it's about strengthening financial institution. I realise that the service recipients that we have did not benefit, a lot from the support from UNCDF result 3. So maybe going forward, that is one thing that we can look at so that right from the beginning, we see how to interrelate the various result areas. (SNV staff)

What is also noteworthy is the attitude of interviewed beneficiaries towards loans. A number of interviewed beneficiaries seemed to have no interest in acquiring loans, often stating that they did not see the necessity or that they were opposed to taking loans on principle. This tendency to refuse loans was also confirmed by one implementing partner who elaborated on the preference of beneficiaries for grants and against loans and investments:

I would agree that they had better access to finance opportunities but then the MSMEs themselves, there are other alternative means of funding, and they are not looking at it. They want grants. They always want something that is free and so, even though the training took them through alternative means of funding, they shouldn't be looking at only grant, grant, and grant. It is not easy to get a grant. They are in the position to go into equity, get a loan but then they have seen that grant is free and so all their mind set is grant, grant, and grant. And so not much of them have been able to receive grants outside SNV. There are opportunities for people taking equity in their business but then some MSMEs are also not willing to give up control which is another barrier to them. Because there are instances that we've referred people who are interested in investing in their business but the fact that they are going to give up certain control, not having the cheque book in their pocket to do whatever they want to do made some of them not to be interested. (Implementing partner)

5.4.13. To what extent have MSMEs deployed green tech solutions? (7b.2.GHA)

The GrEEen project initially faced challenges rolling out its “green technology” component, which entailed a few specialised modules such as the construction and installation of solar panning and the construction and operation of bio-digesters. As SNV staff explained, few beneficiaries were interested in those courses, all of them men. The low interest of beneficiaries seemed to have several underlying causes. One explanation was that SNV’s “green tech” business ventures required sizable start-up capital. As one SNV staff explained:

The initial capital for solar installation is very high so not many people, even in the city, have the capacity to go into solar. And because of that we have limited markets, although it is highly demanded but the marketability is somehow low. Then same goes for the bio-digester construction. It is a big issue which has demand, however, even in the cities, most people find it difficult to even convert their manhole to bio-digest systems. (SNV staff)

According to SNV staff, the rural location of project beneficiaries made access to markets and the introduction of more sophisticated technology even more difficult, considering that the project was rolled out in areas where at times “even a phone call is an issue” (SNV staff). Another reported limitation of the “green technology” component was that, due to its restriction to a few

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specialised sub-sectors, “going green” did not apply to the majority of beneficiaries from other sectors:

We had a lot of dynamics which really challenged our own concept of GrEEEn. [...] We had a lot of service recipients who fall within garment marking and soap, beads, and all of those things. Now, how do they fit into GrEEEn? How do they come up with green concepts? We had to look at options for them to also come into the green space or to appreciate their contributions in the green space. (SNV staff)

In response to those challenges, SNV adjusted the scope of the “green technology” component. On the one hand, the specialised “green tech” business paths were tailored to consider “low-tech” solutions that fit the capacities, environmental surroundings, and lower level of investment of beneficiaries:

We tried as much as possible to use simple technology. So instead of going into biogas, we did bio-digester at the minimum level and we have some service recipients who have gone ahead to learn biogas. For solar installation we just applied simple, simple technology that can fit their level of capital for now. (SNV staff)

More importantly, the project opened the definition of “green technology” to include concepts of circular economy and resource efficiency, and by that, opened the green component to all other business sectors:

I remember when we started the whole idea or conversation around “green” was somewhat limited because people felt that if what I am doing is not in the green space, I am not part of this green conversation. Then we had to extend the scope of the concept “green” to involve things like resource efficiency. So that even if you were a hairdresser or a seamstress, you would see clearly where you contribute to in terms of the green economy. (SNV staff)

What helped us is defining resources efficiency as green. Then beyond the three sectors, we were able to classify other activities also as green because in this case we will be using resources efficiently. So, we had a collaboration with TVET services, we had people from garment making, from cosmetology coming into the TVET training that we were providing them. You could see these are not clearly sectors within the [original] scope but because we classified resource efficiency as green we were able to integrate them. (SNV staff)

Qualitative findings show that opening up the “green technology” module had a big impact on beneficiaries. Not only could most interviewed project participants recall specific training content on how to make their respective businesses more environmentally friendly, but many MSMEs also elaborated on how they applied what they had learnt in their businesses. In particular, the (re-) utilisation of by-products and residual waste (such as, e.g., turning plastic waste into garments, hats, bags, and slippers, turning animal dung and plant-based organic waste into fertiliser, or re-using fabric scraps to produce dolls and stuffed animals) was a popular practice among interviewed beneficiaries. Other practices that were less frequently mentioned were organic farming, organic soap making, using organic packaging and applying “green” branding and marketing strategies in customer communication. A few respondents also underlined how these practices improved their yield or income or had a positive impact on the environment.

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Before the GrEEen programme, I thought I knew how to farm but through the training, I learned that the application of harmful imported chemicals and inorganic fertilisers do destroy our crops and lands. This is so because we are illiterate, so we did not know how to use these chemicals and fertilisers. While we thought that these inputs were helping us, they were destroying our crops and lands. Now, we know that organic fertilisers are the best. Truly, since I started using them, I have seen that the soil on my land has regained its nutrients. (Male beneficiary)

I earn GH¢10 a week because I joined “Bugum association” so the empty water sachets that I used to throw away, I now recycle for other purposes, and this has increased my income. (Male beneficiary)

Before I joined this training programme, I used to dispose of waste indiscriminately. [...] Now we do not burn anything when farming. Also, we use waste products such as animals’ faeces and chicken feathers as fertilisers for our crops. Also, we use the eggshells of the chicken to prepare food for the chickens and other animals. Hence, we do not burn anything or cause pollution that could destroy the creations of God or the environment. (Male beneficiary)

SNV and implementing partners also recounted success stories where innovative, environmentally friendly behaviour of beneficiaries led to successful new business streams, as seen in Table 11.

Table 11: "Green tech" success stories

“Green tech” Success Stories	
<p><i>One of the MSMEs [...] he was into rice farming and then also aggregating local rice from rice farmers and through the incubation programme, he’s been able to go through the training on circular economy where he was taught how to convert his waste into other end products. He was able to convert the rice husks into feeds for poultry. The rice husks now serve for those in the poultry industry and even from the rabbit industry they are buying the rice husks from him. (Implementing partner)</i></p>	<p><i>We have people who just came in with ideas. There was this one gentleman, he wanted to recycle waste engine oil. It was just a school project; it was on paper. So, when he came onto the project, he said: “look, I only have the prototype, but it was done in the lab and I believes that I can do it” and today, he has his own centre where he is recycling a tone of waste engine oil into reusable oil in one week. (SNV staff)</i></p>
<p><i>We have a lady who was into garment production. She produces garments on a large scale and she said, she joined the incubation project because she was looking at how to become more energy efficient because she used a lot of power in her operations. But one of the things she was not expecting at all was learning about waste and about extending the life use of resources. And then she realised that, oh, they make a lot of waste fabric from the offcuts. And usually this goes to the landfill. They burn them. Once she learned that she could use it for something, she started making dolls. She started making, stuffed animals with it. And that has even taken off more than the regular business she's running. And as part of the intervention, we got her to join an export school because she had been to different fairs, and she's realised that there's a growing market</i></p>	

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for the dolls that she's producing. So, she we sponsored to attend export school organised by the Ghana Export Promotion Authority. (SNV staff)

Source: C4ED elaboration

Beyond reported effects on respondent livelihoods and economic practices, qualitative findings also indicated an overall change in attitudes and beliefs towards the environment among some respondents. Several project staff and beneficiaries reported fundamental changes in attitudes beliefs and practices of project beneficiaries towards the environment, which, in one case (see Box 1), not only impacted the livelihood and health of a respondent and his family but also his whole self-perception and identity.

Box 1: Adam's success story

Adam's story

My name is Adam, I am an environmentalist who aspires to keep the environment clean through my job. [...] I am a "green man". [...] Decent work [for me] is any work that does not cause harm to the environment. That is what I see now. I have begun to love the environment so much that anything that I find, I do in school. I am also a teacher. I have started collecting waste, educating my children how to keep the environment clean, so when they drink water, when they have any waste now they don't throw it away, I tell them to keep it for me and I will come for it. [...]

The GrEEen project is a whole "package" that I couldn't even imagine. I wish everybody had this GrEEen training so that we begin to think positive about the environment. Through the training [...] I have realised that some people love to eat green, to eat organic. [...] So, I did market research [...] and it helped me start producing additional green vegetables.

I am also into snail production. I am planning to build snail pens [...] and I will use my plastic waste to complement the construction of the pens. [...] Through the GrEEen training we got to know that everything that you find around you could be money. Especially waste. Waste is always available, so getting waste to turn it in to money is not a very difficult thing, all that you need to do is to start getting a training as to how to manage it and then you are good to go. [...]

Because now my product is green, that's what we consume [at home]. I have a small garden over here where everything is green from pepper, okra and those things, so we eat this here. So, our health situation has improved, our wellbeing has improved our happiness level, I must say, has also improved. (Male project participant)

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Such enthusiastic embrace of the “green tech” component by participants let a few project staff believe this component to be the “biggest success” of the GrEEEn project.

None of the MSMEs that went through the incubation from us knew even about the circular economy [...]. A lot of them within the project have come to realise the importance of going “green. So, I would say the success would be that most MSMEs now, even as the project has ended, people are calling “when is the next session starting?” So, I can see that people are now interested in going “green”. So, I would say that has been the biggest success of the GrEEEn Project. Bringing the sensitization to people on the need to go “green” and adopt the “green” practices. (Implementing partner)

5.4.14. What effects do incubation and acceleration services have on MSMEs’ business performance? (7b.3.GHA)

Contrary to the effects on financing options, quantitative findings do see significant differences in improvements in business performance after project implementation (Table 12). Interestingly, the number of good months for revenue and profit, as well as the number of bad months for revenue and profit, increased⁴⁹. Overall, however, total and monthly revenues and profits were significantly higher during the endline than during the baseline. Interestingly, when observing female-led MSMEs only, they start from a more favourable profit and revenue level than their male counterparts. Their profit and revenue indicators increased during the endline as well (to a higher absolute amount compared to male-led companies) but did not reach statistical significance except for the number of good months for profit and revenue.⁵⁰ In terms of concrete numbers, the number of good business months increased by almost two and may hence outperform the increase in bad business months by around one – similarly for revenue and profits. Monthly revenue almost tripled from around 11,000 GHS to 32,000 GHS. The total revenue per year more than doubled from 128,000 GHS to around 380,000 GHS. Profits doubled in monthly and yearly terms and raised from 3,600 to 7,300 GHS per month and, consequently, from 43,000 to around 88,000 GHS per year.

⁴⁹ “Good months” include the months with the highest level of revenue or profit in the past twelve months. In contrast, “bad months” are those with the lowest level of revenue or profit. If a month has a level of revenue or profit in between the two, it is referred to as the “remaining month(s)”. Logical constraints are incorporated in the questionnaire. For instance, a “good month” cannot have a lower revenue or profit than a “bad month” or a “remaining month”.

⁵⁰ Sub-sample results for the female-led MSME sample are available upon request.

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Table 12: Impact on profit - MSME component

Profit	Mean	Obs	Mean	Obs	Mean	P-Value
	Baseline	Baseline	Endline	Endline	Difference	
# Good business months (revenue)	2.75 (2.80)	77	4.48 (2.30)	77	1.73	0.00 ***
# Bad business months (revenue)	1.70 (1.87)	77	2.66 (1.69)	77	0.96	0.00 ***
Total revenue/year (1,000 GHS)	128.9 (296.38)	73	379.89 (769.31)	76	250.99	0.01 **
Monthly revenue (mean) (1,000 GHS)	11.04 (24.97)	71	31.66 (64.11)	76	20.61	0.01 **
# Good business months (profit)	2.86 (2.77)	77	4.52 (2.26)	77	1.66	0.00 ***
# Bad business months (profit)	2.06 (2.04)	77	3.06 (1.89)	77	1.00	0.00 ***
Total profit/year (1,000 GHS)	43.08 (125.35)	77	87.62 (170.21)	77	44.54	0.07 *
Monthly profit (mean) (1,000 GHS)	3.59 (10.45)	77	7.30 (14.18)	77	3.71	0.07 *

Notes: Statistical differences between baseline and endline values are measured with t-tests. Standard deviations for mean values are captured in parentheses. *, **, & *** represent statistical significance at the 10%, 5%, & 1% level respectively.

Source: C4ED elaboration

In terms of job creation, overall improvements are seen between baseline and endline for MSMEs, which only rarely, however, reach statistical significance (Table 13). As such, the share of female employees stays constant, mean months of employment increase only negligibly, but mean employment converted to FTE positions significantly increased from 0.58 full-time employees per year to 0.78 full-time employees. This increase is indeed substantial and could be a consequence of overall improved business conditions translating into job creation, as desired by the project. At the same time, the share of high-skilled employment and formal employment (measured through the share of employees with contract) increased, however, insignificantly. Importantly, working conditions seem to have improved, as the share of employees with social security significantly increased by 15 pp.

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Table 13: Impact on employment - MSME component

Employment	Mean Baseline	Obs Baseline	Mean Endline	Obs Endline	Mean Difference	P-Value	
% Female employees	0.42 (0.33)	65	0.42 (0.27)	69	0.01	0.90	
Mean months employment	10.53 (2.53)	50	10.55 (2.09)	69	0.02	0.96	
Mean employment FTE	0.58 (0.55)	77	0.78 (0.44)	77	0.20	0.01	**
% High-skilled employees	0.33 (0.33)	49	0.42 (0.35)	69	0.09	0.16	
% Employees with contract	0.38 (0.44)	48	0.48 (0.44)	69	0.11	0.20	
% Employees with social security	0.07 (0.18)	45	0.22 (0.38)	69	0.15	0.02	**

Notes: Statistical differences between baseline and endline values are measured with t-tests. Standard deviations for mean values are captured in parentheses. *, **, & *** represent statistical significance at the 10%, 5%, & 1% level respectively.

Source: C4ED elaboration

Table 14 and Table 15 show the prevalence of shocks and their severity within the sample of MSME project component beneficiaries before and after the project. Overall, C4ED finds significant changes between baseline and endline only for the number of price and demand shocks as well as other cost shocks, while the perceived severity of shocks has not changed at all. The frequency of shocks is measured by the number of specific shocks experienced by the MSME over the last twelve months. For shock severity, MSME representatives are asked how much the specific shock affected their business on a scale from one – ‘not at all’ – to five – ‘very strongly’.

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Table 14: Impact on resilience to shock frequency - MSME component

Resilience - Shock frequency	Mean Baseline	Obs Baseline	Mean Endline	Obs Endline	Mean Difference	P-Value
# Profit shock	3.44 (2.27)	41	4.40 (4.70)	52	0.96	0.23
# Business interruption shock	3.96 (3.56)	23	6.95 (11.54)	19	2.99	0.25
# Asset loss shock	2.20 (1.55)	10	1.44 (0.53)	9	-0.76	0.18
# Output/product loss shock	2.70 (2.27)	20	2.08 (1.69)	24	-0.62	0.31
# Price/demand shock	3.29 (2.49)	21	11.23 (15.41)	26	7.95	0.02 **
# Input price shock	5.83 (5.65)	35	6.73 (5.28)	64	0.91	0.43
# Other cost shock	7.50 (5.45)	4	2.22 (0.97)	9	-5.28	0.01 **
# Employee absence shock	4.13 (3.00)	15	3.00 (2.77)	26	-1.13	0.23
# Climatic shock	1.77 (1.17)	13	2.47 (1.68)	19	0.70	0.20
# Other shock	2.78 (1.72)	9	1.80 (1.30)	5	-0.98	0.29

Notes: Statistical differences between baseline and endline values are measured with t-tests. Standard deviations for mean values are captured in parentheses. *, **, & *** represent statistical significance at the 10%, 5%, & 1% level respectively.

Source: C4ED elaboration

The increase in price and demand shocks is indeed striking, as respondents noted on average three shock incidences during baseline, while it increased to more than eleven incidences only one or two years later, during endline. This result is in line with the qualitative findings stemming from interviews with key informants, which suggest that macro-economic developments negatively affected MSMEs (see findings section 3.5.4). Interestingly, other price shocks significantly decreased their frequency from 7.5 to around two incidences over the last year. Overall, it appears pretty impressive that MSMEs were able to strongly improve their profits in times of unfavourable macro-economic conditions, which may be a strong outcome of the project and

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a significant improvement in businesses' resilience. Climatic shocks did not seem to have played a role for MSMEs' business development.

Table 15: Impact on resilience to shock severity - MSME component

Resilience - Shock severity	Mean Baseline	Obs Baseline	Mean Endline	Obs Endline	Mean Dif- ference	P-Value
Profit shock - severity	3.22 (0.79)	41	3.44 (0.85)	52	0.22	0.20
Business interruption shock - severity	3.30 (0.76)	23	3.26 (0.81)	19	-0.04	0.87
Asset loss shock - severity	3.60 (0.70)	10	3.67 (1.00)	9	0.07	0.87
Output/product loss shock - severity	3.85 (0.88)	20	3.54 (1.02)	24	-0.31	0.29
Price/demand shock - severity	3.38 (0.86)	21	3.31 (1.01)	26	-0.07	0.79
Input price shock - severity	3.60 (0.98)	35	3.72 (0.81)	64	0.12	0.52
Other cost shock - severity	2.75 (0.50)	4	3.22 (0.67)	9	0.47	0.24
Employee absence shock - severity	2.80 (1.21)	15	2.85 (1.16)	26	0.05	0.90
Climatic shock - severity	3.38 (1.04)	13	3.53 (0.96)	19	0.14	0.70
Other shock - severity	3.89 (1.05)	9	4.20 (0.45)	5	0.31	0.55

Notes: Statistical differences between baseline and endline values are measured with t-tests. Standard deviations for mean values are captured in parentheses. *, **, & *** represent statistical significance at the 10%, 5%, & 1% level respectively.

Source: C4ED elaboration

Table 16 shows the respondents' perceived resilience towards shocks. C4ED finds that besides the perceived improvements in resilience to asset losses, all other shocks could not be mitigated as well.

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Table 16: Impact on perceived resilience - MSME component

Perceived resilience	Mean Baseline	Obs Base- line	Mean Endline	Obs End- line	Mean Dif- ference	P-Value	
Profit shock – resilience	4.17 (0.74)	41	4.00 (0.56)	52	-0.17	0.21	
Business interruption shock - resilience	3.96 (1.15)	23	4.11 (0.32)	19	0.15	0.59	
Asset loss shock – resilience	2.90 (1.20)	10	4.00 (0.71)	9	1.10	0.03	**
Output/product loss shock - resilience	4.00 (1.26)	20	4.04 (0.62)	24	0.04	0.89	
Price/demand shock - resilience	3.95 (0.86)	21	3.92 (0.63)	26	-0.03	0.89	
Input price shock - resilience	3.94 0.97	35	3.81 0.75	64	-0.13	0.46	
Other cost shock – resilience	4.5 0.58	4	3.78 1.09	9	-0.72	0.25	
Employee absence shock - resilience	3.93 0.89	15	3.77 0.65	26	-0.16	0.50	
Climatic shock – resilience	4.31 0.85	13	4.11 0.57	19	-0.2	0.43	
Other shock – resilience	4 1.32	9	4.2 0.45	5	0.2	0.75	

Notes: Statistical differences between baseline and endline values are measured with t-tests. Standard deviations for mean values are captured in parentheses. *, **, & *** represent statistical significance at the 10%, 5%, & 1% level respectively.

Source: C4ED elaboration

Qualitative interviews with MSME beneficiaries report, however, a tendency towards improved perception of resilience for self-employed beneficiaries, which respondents attributed mostly to increased income and savings. While quantitative findings for profits and revenue do confirm a significant and considerable increase in both (see Table 12 above), this does not quantitatively translate into perceived increased resilience towards profit shocks, perceptions in this regard are more or less stable. An explanation could be that even though profits increased, respondents would feel similarly vulnerable if they could not count on their monthly income anymore. At the same time, they may perceive that constant profits could make up for potential losses in assets and make them less vulnerable in this regard.

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5.5. EVALUATION MATRIX

Table 17: EQs and indicators

Main EQ No.	Judgement criteria	Evaluation method	Indicators ⁵¹	Source of information	Study
0.GHA Have GrEEen project activities been provided to beneficiaries as planned?	0a.1.GHA Have midterm and overall project targets for individual beneficiaries been achieved as planned?	Quant.	0.1.1 # of trainings, mentorship, and coaching support through OYE 0.1.2 # of job placements provided through OYE and CfW Access to formal banking	Monit.	Effectiveness
	0a.2.GHA Have project activities for individual beneficiaries been rolled out for the planned duration? ⁵²	Quant.	0.2.1 Duration of trainings, mentorship and coaching support; 0.2.2 Duration of job placements provided	Monit.; HQ	
	0b.1GHA Have midterm and overall project targets for MSMEs been achieved as planned?	Quant.	0.3.1 # of regional business hubs established 0.3.2 # of MSMEs incubated/accelerated	Monit.	
	0b.2.GHA Have project activities for MSMEs been rolled out for the planned duration?	Quant.	0.4.1 Duration of incubation/ acceleration services provided to MSMEs	Monit.; HQ;	
EQ1. To what extent did EUTF interventions contribute to employment, job creation, and skills?					

⁵¹ Indicators developed during inception that were not measured or elaborated on in the report are marked by strike-through, indicators not developed during inception but applied during analysis are marked by asterisk.

⁵² Timely implementation of project activities now covered by EQ 3.

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<i>To what extent did the GrEEen project contribute to employment, job creation, and skills?</i>						
1.1. What effects do trainings have on employability of beneficiaries and access to (decent) employment?	1.1.GHA.a. What effects do the trainings and additional activities within the project have on enhanced skills of individual beneficiaries?	Quant.	1.1.1	General Skills Development Development of Basic Life Skills Development of technical skills; employability, leadership, business; entrepreneurial and financial literacy skills	Monit.; HQ	Impact
		Qual.	1.1.2 1.1.3	Satisfaction with trainings/skills acquired Use of new knowledge acquired	FGD, IDI, KII	Impact
	1.1.GHA.b. What effects do the training and additional activities within the GrEEen project have on employability of individual beneficiaries?	Quant.	1.2.1	Perceived employability	Monit.; HQ	Impact
		Qual.	1.2.2 1.2.3	Impact of training on self-perception and perception by others/skills/ behaviour from/towards others Opportunities and barriers to finding/maintaining (decent) wage employment	FGD, IDI, KII	Impact
	1.1.GHA.c. What effects do the training and additional activities within the GrEEen project have on the (self-) employment of individual beneficiaries?	Quant.	1.3.1 1.3.2 1.3.3 1.3.4	Employment (worked at least 1 hour in the past seven days) Stable employment (worked for more than one month in the past 6 months) Employment status (is self-employed, regular employee, apprentice, family worker, casual worker) Formality of employment	HQ	Impact
		Qual.	1.3.5	Subjective indicators for decent work and economic growth Impact of the intervention on subjective indicators for (decent) work and economic growth	FGD, IDI, KII	Impact

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			1.3.6 Perceived barriers for obtaining these indicators within or beyond the intervention		
1.2 To what extent do the skills acquired from training match the demands from the job market in the regions where the intervention took place?	1.2.GHA. To what extent do the skills attained from training and additional activities match the demands from the job market in the regions where the GrEEn project took place?	Qual.	1.4.1 Project's ability to address barriers and opportunities for accessing the labour market Demands and expectations of (potential) employers	KII; FGD, documents	Relevance
EQ2. To what extent did EUTF interventions change resilience and livelihoods for beneficiaries? <i>To what extent did the GrEEn project change resilience and livelihoods for beneficiaries?</i>					
2.1 What effects do training have on livelihoods and resilience?	2.1.GHA.a. What effects do the training and additional activities have on livelihood, in terms of: household income?	Quant.	2.1.1 Income variation 2.1.2 Total income from wage-employment 2.1.3 Total Profits from self-employment	HQ	Impact
		Qual.	2.1.4 Reasons (incl. opportunities and barriers) for diminishing / stagnant/improved household income and income diversification Use of (additional) household income	FGD, IDI	Impact
	2.1.GHA.b. What effects do the training and additional activities have on livelihood, in terms of: credit access?	Quant.	2.2.1 % of beneficiaries putting money aside at least monthly 2.2.2 % of beneficiaries with successful loan applications 2.2.3 % of beneficiaries who have a bank account 2.2.4 % of beneficiaries who deposited money into a bank account 2.2.5 % of beneficiaries who withdrew money from a bank account	HQ	Impact

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			2.2.6 % of beneficiaries who used mobile money		
		Quali.	2.2.7 Factors influencing ability/probability to receive loans 2.2.8 Factors influencing access to / (different) usages of bank accounts 2.2.9 Factors influencing savings behaviour (reasons for increased/decreased/stagnant savings)	FGD, IDI, KII	Impact
	2.1.GHA.c. What effects do the training and additional activities have on livelihood, in terms of: resilience to shocks?	Quant.	2.3.1 Income diversification 2.3.2 Ability to recover from shocks 2.3.3 Perceived resilience	HQ	Impact
		Qual.	2.3.4 Impact on livelihood resilience, incl. plans, financial stability, interaction and participation in the community, overall well-being	FGD, IDI, KII	Impact
EQ3. Which were the most cost-effective EUTF support options to enhance employability?					
<i>What was the cost-effectiveness of each intervention among the GrEEen activities evaluated?</i>					
3.1. What (differentiated) results (in terms of cost per beneficiary and impact per cost) have been achieved from the various EUTF support options under EUTF interventions?	3.1.GHA. What were the costs of the trainings and additional activities per beneficiary?	Quant.	3.1.1 Total cost of resources for activities to individual beneficiaries and to MSMEs	Monit.	Efficiency

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3.2 What are the impacts of the EUTF interventions (on employment) in terms of their costs? (R1)	3.2.GHA. What effects do the training and additional activities have on employment in terms of their costs?	Quant.	3.2.1 — Ratio of outcome changes achieved for individual beneficiaries and MSMEs over resources invested	Monit.	Efficiency
	3.1 *To what extent has the GrEEEn project been efficient in utilizing its resources to achieve its planned outcomes?	*Qual	3.1.1 *Timeliness 3.1.2 * Beneficiary Reach 3.1.3 *Resource Utilization and Output Delivery 3.1.4 *Coordination and Synergies 3.1.6 *Absentee rates	Desk Review	Efficiency
EQ4. What other intended and unintended outcomes did EUTF interventions contribute to? <i>What other intended or unintended outcomes did the GrEEEn project contribute to?</i>					
4.2 How did EUTF interventions change the intentions to move in search of employment (regionally/nationally/ internationally) for beneficiaries?	4.2.GHA. How did the GrEEEn project activities change the household's decision to migrate?	Quant.	4.1.1 Migration intentions in the past year 4.1.2 Prepared to migrate 4.1.3 Current desire to migrate 4.1.4 Likely to move within Ghana 4.1.5 Likely to move to another country in Africa/ECOWAS 4.1.6 Likely to move to another country outside Africa 4.1.7 Likely to leave within 6 months 4.1.8 Likely to move within 2 years	HQ	Impact
		*Qual	4.1.9 *Drivers and barriers for intended / actual migration 4.1.10 *Project's effects on migration intentions	FGD, IDI	Impact, relevance
EQ 5: Did EUTF interventions include and promote different vulnerable groups such as youths, women, refugees, internally displaced people (IDPs), migrants and host communities alike through its activities? <i>Did the GrEEEn project include and promote different vulnerable groups?</i>					

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5.1 What are the (differentiated) effects of EUTF interventions by youths, women, refugees, IDP, returning migrants and host communities in terms of job creation, employability, and skills attainment?	5.1.GHA. What are the differentiated outcomes of the interventions on • gender • age • returnee status	Quant.	5.1 Outcomes disaggregated by relevant group	HQ	Impact
		Qual.	[Analysis of differentiated findings from other EQs]	FGD, IDI, KII	Impact
5.2. Did EUTF interventions mostly follow a gender aware or gender-blind approach?	5.2.GHA. To what extent were the GrEEEn project activities designed and implemented in a gender- sensitive way?	Qual.	5.2 Project’s degree of gender awareness based on gender inclusive programming	KII; documents	Relevance
5.3. To what extent did the services of EUTF interventions meet the specific needs of youths, women, refugees, IDP, returning migrants and host communities in terms of job creation, employability, and skills attainment?	5.3.GHA. To what extent do the interventions meet the specific needs of individual beneficiaries?	Quant.	Attendance rate in project activities	Monit.; HQ	Relevance
		Qual.	5.5.1 Challenges encountered by the project to enrol the different target groups 5.5.2 Beneficiaries’ capacities and interests 5.5.3 Adequacy of project (training) facilities and curricula to needs of most vulnerable beneficiaries 5.5.4 Project’s ability to address beneficiaries’ barriers and opportunities for accessing the labour market	FGD, IDI, KII; documents	Relevance
EQ 6: What were the likely contributions of EUTF interventions when compared to Member States’ independent and separate bilateral interventions?					
<i>Questions for EQ6 are not asked at the national level in R1</i>					
Other, country-specific questions					
		Quant	Attendance rate in incubation/ acceleration services	Monit.; HQ	Relevance

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<p>7a. To what extent did the EUTF interventions meet the specific needs of MSMEs?</p>	<p>7a.1.GHA To what extent have the incubation and acceleration services provided by the GrEEen project matched the needs and capacities of MSMEs?</p>	<p>Qual.</p>	<p>6.2.1 MSMEs’ capacities and interests 6.2.2 Adequacy of regional hubs and services to needs of MSMEs 6.2.3 Project’s ability to address barriers and opportunities for business incubation/acceleration 6.2.4 Demands and expectations of FSPs 6.2.5 Barriers and opportunities for MSMEs to access financial services</p>	<p>IDI, KII; documents</p>	
<p>7b.GHA What effects did incubation and acceleration services have on MSMEs’ business prospects and resilience?</p>	<p>7b.1.GHA To what extent have MSMEs achieved better access to finance for business expansion?</p>	<p>Quant.</p>	<p>6.3.1 Access to finance perceived as obstacle to the business 6.3.2 Loan applications 6.3.3 Success rate of loan applications*</p>	<p>HQ.</p>	<p>Impact</p>
		<p>Qual.</p>	<p>6.4 Factors influencing ability/probability to receive loans</p>	<p>FGD, IDI, KII</p>	
	<p>7b.2.GHA To what extent have MSMEs deployed green tech solutions?</p>	<p>Qual.</p>	<p>6.5 MSME’s perception of and experience with relevance, competitiveness, and sustainability of green technologies</p>	<p>FGD, IDI, KII</p>	
	<p>7b.3.GHA What effects do incubation and acceleration services have on MSMEs’ business performance?</p>	<p>Quant.</p>	<p>Survival rate 6.6.1 Business revenue 6.6.2 Business profit 6.6.3 Number of good business months* 6.6.4 Number of bad business months*</p>	<p>HQ</p>	
		<p>Qual.</p>	<p>Subjective indicators for good business performance 6.7.1 Impact of the intervention on subjective indicators for good business performance 6.7.2 Perceived barriers for obtaining good business performance within/beyond the intervention</p>	<p>IDI, KII</p>	<p>Impact</p>

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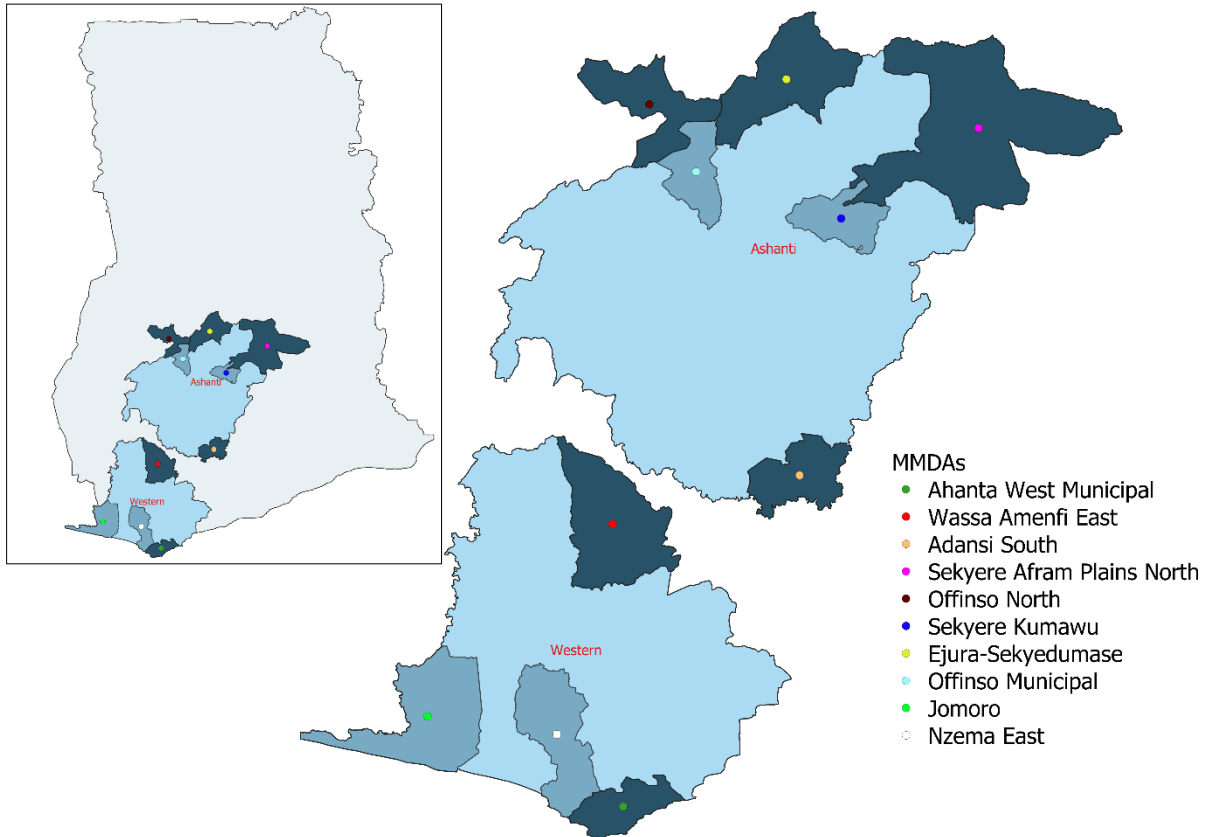
	7b.4.GHA What effects do incubation and acceleration services have on MSMEs' job creation?	Quant.	6.8.1 Number of jobs created by MSMEs 6.8.2 % Employees with social security*	HQ	Impact
	7b.5.GHA What effects do incubation and acceleration services have on MSMEs' resilience?	Quant.	Liquidity 6.9 Perceived resilience	HQ	Impact
		Qual.	Subjective indicators for MSME's resilience 6.10.1 Impact of the intervention on subjective indicators for MSME's resilience Perceived barriers for obtaining MSME's resilience within/beyond the intervention	IDI	Impact

Source: C4ED elaboration

5.6. RELEVANT GEOGRAPHIC MAPS

5.6.1. Project implementation map

Figure 47: Project implementation map



Note: In these ten MMDAs, project activities were implemented. Six of them were part of it during the first round in 2021, while the rest joined starting from the second round in 2022. Data for the evaluation were collected from all ten MMDAs.

Source: C4ED elaboration

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5.7. LIST OF KEY INFORMANTS CONSULTED

Table 18: List of key informants consulted

Stakeholder role	Name organisation	Position
Project Implementer	SNV	Senior Incubation and Acceleration Advisor
Project Implementer	SNV	Monitoring and Evaluation Advisor
Project Implementer	SNV	Business Development Advisor for the GrEEEn project
Project Implementer	SNV	Senior Skills Advisor (Green Project R2 Lead)
Project Implementer	SNV	Skills Development advisor (OYE)
Project Implementer	SNV	Skills Development Advisor for Western Region / Gender Focal Person
Project Implementer	SNV	Business Development and Market Linkages Advisor
Project Implementer	SNV	Monitoring and Evaluation Manager
Project Implementer	UNCDF	Data Management Analyst
Sub-contractor to project implementer	Innohub	Monitoring and Evaluation Officer
Sub-contractor to project implementer	Innohub	Program Lead
Sub-contractor to project implementer	MDF West Africa	Lead Trainer & Representative for Program Implementation
Sub-contractor to project implementer (business development support & mentoring)	Duapa Workspace	Chief Executive Officer
Sub-contractor to project implementer	Presbyterian Relief Services and Development	Community Development and Social Welfare Officer /Project Officer)
Sub-contractor to project implementer (internships/ local employer)	Zoomlion Ghana Limited	General Manager for Ashanti Region
Local employer / MSME beneficiary	Awurade Na Aye Company	Chief Executive Officer
Local bank (MFI)	Fiaseman Rural Bank	Branch Manager
Local bank (MFI)	Otuassekan Rural Bank	Branch Manager

Source: C4ED elaboration

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5.9. OTHER TECHNICAL ANNEXES

5.9.1. Evaluation timeline

The following provides an overview of the work plan for the duration of the CIE, 2021-2024. Performed tasks have been greyed, green cells are tasks to be realised and cells filled with diagonal shading have been delayed based on the previous report.

The data collection plan has been completed for the three components under the mixed methods studies. As regards the counterfactual study, the paper-based questionnaire developed for the first application phase was converted into CAPI for the second round. The endline questionnaire for the counterfactual study was developed in the second quarter of 2023. The impact evaluation is performed with the endline data collection, which includes two rounds of beneficiaries selected in the application phases of the first two cohorts. The qualitative tools were developed in the same period.

The baseline data collection for the counterfactual study and the first data collection wave for the mixed methods study of OYE, MSMEs and the midline data collection for MSMEs were completed in 2022. The quantitative endline data collection for the OYE, CfW and MSME component as well as the qualitative data collection for the OYE and MSME components took place simultaneously in the third quarter of 2023.

Table 19: Work plan for 2021-2023

Task	2021				2022				2023				
	Quarter	1	2	3	4	1	2	3	4	1	2	3	4
Inception Phase													
Literature review and scoping mission													
Development of ToC and evaluation matrix													
Development of field implementation plan													
Inception report													

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Revision of inception report following comments													
Data Collection													
Tool development (questionnaire)													
Tool development (qualitative grids)													
Data collection													
Data cleaning													
Reporting													
Analysis and progress report													

Note: Grey cells are completed tasks; green cells are tasks to be realised; cells filled with diagonal shading have been delayed based on the previous report.

Source: C4ED elaboration

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5.9.2. Technical note on the counterfactual study CfW component – Randomised Controlled Trial

An RCT with a lottery design is the main impact evaluation method used for estimating the impact of the CfW component. To evaluate the impact of the OYE component, inverse probability weighted regression adjustment was used. This technical note summarises these impact evaluation methods, as well as their main underlying assumptions.

At its core, an RCT measures the impact of an intervention on a particular outcome through a controlled experiment in which at least two groups are compared – one group receiving the intervention (treatment group) and another group not receiving the intervention (control group). The random assignment of individuals to the treatment and control groups is a key feature in an RCT. In the case of the CfW component of the GrEEn project, public lotteries were conducted within each CfW site during which applicants were stratified by gender and age and then randomly assigned to either treatment or control. With large enough numbers or samples of applicants, the treatment and control groups, on average, should thus be similar in terms of observable and, by assumption/implication, unobservable characteristics before the start of treatment. Comparability in the characteristics of both groups at the application stage, before treatment is thus achieved by the random assignment of the eligible population to treatment or control and guarantees selection-bias-free estimation of the average treatment effect. In practice, the comparability of the treatment and control groups is assessed by performing Student tests (also known as t-tests) of differences in baseline observable characteristics that are not correlated with treatment status. However, despite randomisation guaranteeing selection-bias-free estimation of treatment effects in large samples, the randomisation process does not guarantee that minor differences in observable characteristics between the treatment and control group will not arise just by chance. Differences in the average outcomes of interest at endline between the treatment and the control groups thus reveal the impact (or lack thereof) of the CfW component of the GrEEn project.

5.9.3. OYE component – Quasi-experimental matching method

C4ED measured the impact of the OYE intervention on key outcomes of interest using an Inverse Probability Weighting with Regression Adjustment (IPWRA) model. IPWRA is a double-robust method that models both the likelihood of receiving the VSLA intervention (treatment model) and estimates the impacts of the VSLA intervention (outcome model). It is called a double-robust method since it gives a consistent estimate of the treatment effect even if one of the models (treatment or outcome) is misspecified (Wooldridge, 2010), and it allows for a more flexible and more robust specification than with other matching estimators such as propensity score matching. In the context of statistical modelling, "mis-specified" refers to a situation where the assumed model does not accurately represent the true underlying data-generating process. Being "double-robust" means that the method remains consistent in estimating treatment effects even if either the treatment model (the model predicting the likelihood of receiving the intervention) or the outcome model (the model estimating the impact of the intervention) is not perfectly specified or misspecified. Using this methodology, C4ED measures the average treatment effects of the intervention on the treated (ATT).

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The causal effect of the intervention on outcomes of interest based on IPWRA is estimated following these three steps: The **first step** involves the specification of the propensity score, which is the probability of individuals receiving the VSLA intervention conditional on observable characteristics. Two decisions need to be made to estimate the propensity score. The first one is the model to be used for the estimation of the propensity score, and the second is the variables to include in the model. C4ED used a probit model to estimate the probability of receiving the intervention. The variables to be included in the outcome model include demographic and pre-treatment socio-economic characteristics at the individual level, in addition to the baseline values of the outcome variables.

As a **second step**, C4ED checked the overlap/balance of covariates and the region of common support between individuals in the treatment and comparison group to ensure sufficient overlap. The region of common support in statistics refers to the range of values where both the treatment group and the control group overlap or have shared observations. It ensures that there is sufficient overlap in the covariate values between the treated and untreated groups, making valid comparisons possible in impact evaluations or observational studies. This was done by using a visual analysis of the density distribution of the propensity score in both groups. This is an iterative process repeated until the most suitable matching variables are identified. In a **third step**, C4ED used the IPWRA to estimate the impact of the VSLA intervention on key outcomes of interest. For continuous and categorical outcomes, a linear regression model was estimated. In the case of a binary outcome variable, a probit model was used. To reduce the sensitivity of the IPWRA to extreme values of the propensity scores, C4ED excluded propensity scores below 0.1 and above 0.9.

Quality of the weighting procedure

C4ED applied a weighting approach (IPWRA) to account for initial differences between individuals benefitting from the OYE project component and the control group. For this purpose, C4ED estimates the probability of participating in the OYE component, also called propensity scores, based on a set of observed characteristics referred to as matching variables.

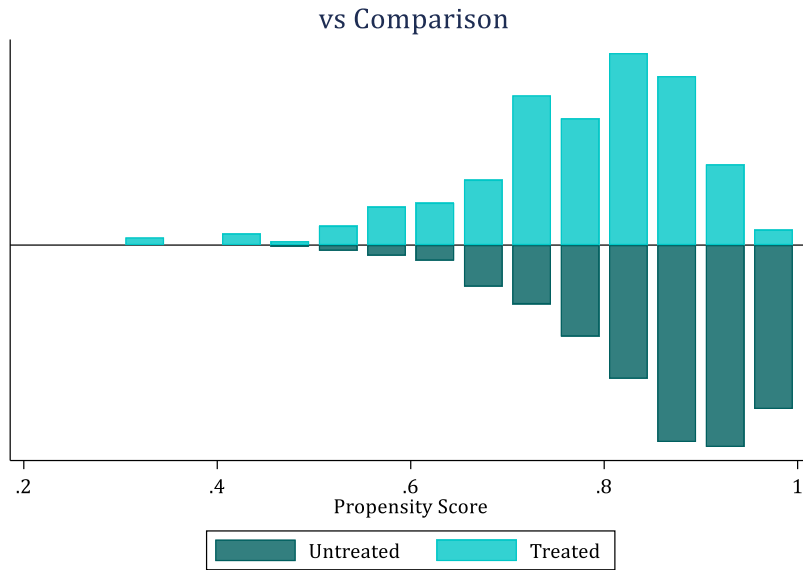
C4ED assessed the quality of the weighting procedure in two ways: (i) by comparing the overlap of propensity scores between beneficiaries and non-beneficiaries and (ii) by comparing the distribution of respondents' characteristics before and after weighting. For the former, Figure 48 shows the distribution of propensity scores for beneficiaries and non-beneficiaries before weighting. Both distributions tend to overlap across most values of propensity scores. C4ED excludes non-beneficiaries from the analysis if their propensity scores fall beyond the most extreme propensity score among the beneficiaries. This allows for enforcing the common support of propensity scores between the groups, improving their comparability. Figure 48 displays the propensity scores (PS) distribution after removing the observation outside the range of common support. Additional observations might be missing as some respondents did not provide the required information.

Moving to the second criterion of weighting quality, C4ED computed the standardised differences in respondents' characteristics before weighting and after applying inverse probability weights, illustrated by Figure 49. The figure displays two benchmarks: one of 0.25 standard deviation, represented by dotted lines, which is an often-used rule of thumb (Ho et al., 2007), and

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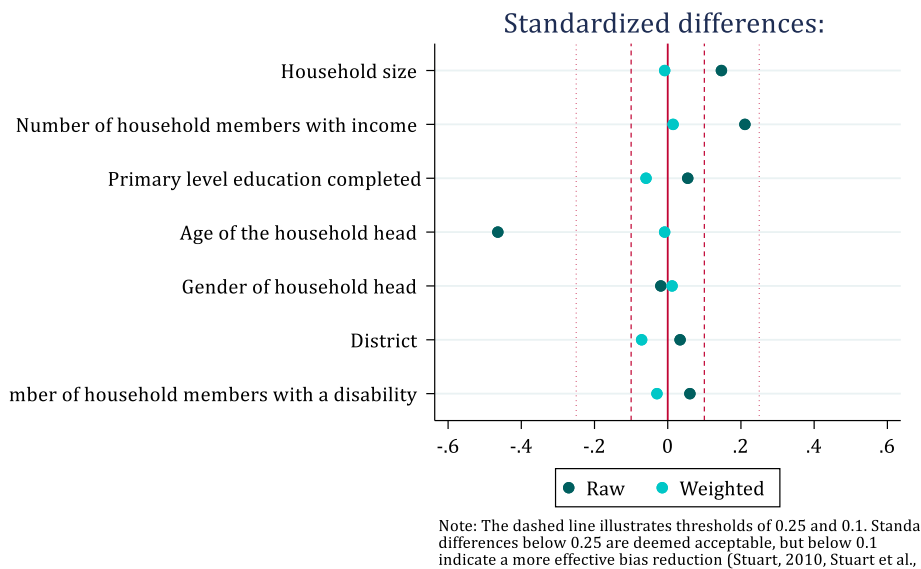
one more conservative benchmark of 0.1, represented by dashed lines, considered as more effective at reducing bias (Stuart, 2010; Stuart et al., 2013). As shown in Figure 19, all core matching variables display smaller differences due to weighting (lighter dots are closer to the null axis than darker dots), and all have a final standardised difference below 0.1. Hence, our weighting procedure successfully improved the comparability of the beneficiaries with non-beneficiaries.

Figure 48: Distribution of PS and common support after removing observations outside the range of common support for the OYE component



Source: C4ED elaboration

Figure 49: Standardised differences before and after the weighting procedure; OYE component













Source: C4ED elaboration

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5.9.4. Barriers to decent employment

Figure 50: Barriers to decent employment

Barriers to formal employment & project responsiveness	
Wage-employment	Self-employment
 Lack of confidence and innovative thinking	
 Inflation / macro-economy	
 Lucrative income generation via illegal mining	
 Lack of family support for women's employment	
 Lack of job-opportunities	 Lack of market access
 Lack of qualifications	 Lack of funds
 Lack of skills	 Lack of (financial) know-how

<input type="checkbox"/>	Non- responsive
<input type="checkbox"/>	Partially responsive
<input type="checkbox"/>	Fully responsive

Source: C4ED elaboration

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5.9.5. Gender-sensitive/responsive GrEEEn project measures

Programme planning & roll out

- ✓ Programme sets disaggregated target figures for male/female participants
- ✓ Programme staffs gender expert to advise on gender-related aspects
- ✓ Programme considers gender balance and representation in programme staffing
- ✓ Programme provides gender sensitisation trainings and coaching for implementing partners
- ✓ Programme partners with women-led / women's organisations for programme implementation
- ✓ Programme includes some positive discrimination measures for the participant selection process

Programme implementation

- ✓ Programme provides accessible and female/family-friendly training spaces
- ✓ Programme considers visibility and representation of women in their communication (material)
- ✓ Programme tailors and adjusts ongoing activities and targets to respond to reported needs and barriers
- ✓ Programme integrates gender-transformative awareness raising in training agendas for beneficiaries
- ✓ Programme provides (low-level) involvement and awareness raising of (reluctant) family members

Programme monitoring & learning

- ✓ Programme ensures gender-disaggregated and differentiated reporting
- ✓ Programme organises learning sessions with implementing partners, among those, one with the topic gender

Source: C4ED elaboration

5.10. CONTRIBUTING EVALUATORS

Dr. Johanna Gather has a Ph.D. in Agricultural Economics. Dr. Gather has proven teaching experience as a Research Associate in the fields of Environmental and Resource Economics and Agricultural Economics. She is experienced in M&E of projects promoting sustainable agriculture. Ms. Gather is highly proficient in quantitative data analysis (experimental and quasi-experimental); in particular, impact evaluation methods such as RCTs, matching (propensity score matching and IPWRA) and difference-in-difference approach. Experience in experiment and survey design and sampling. Strong knowledge of mixed methods approaches (combining quantitative and qualitative research approaches/findings). At C4ED, her responsibilities include planning and conducting impact evaluations, proposal writing, supporting data collections, data analysis, and report writing. Dr. Gather has previously worked as a Research Assistant on a project funded by the German Research Foundation (DFG), where she performed data cleaning, data analysis, and supported report writing and scientific publications.

Mr. Deli Ke Wang is a research manager at C4ED. Deli has also been involved in the previous MLSS Data Collection for the World Bank. Besides, in the past two years at C4ED he has intensively worked in evaluations and surveys carried out in East and West African countries, in addition to Malawi, in Uganda, Ethiopia, Ghana and Benin. Deli Ke Wang led data collection monitoring, data cleaning, and data analysis, on those projects, he gained proficiency in establishing data RCTs. Deli has previous experience in surveys among children, as he was recently involved as research manager in data collection monitoring within Formative Evaluation of End Child Marriage Flagship Result for UNICEF, during the survey data on engaging girls at risk (and boys) in gender transformative life skills programmes that build their knowledge, skills and awareness of their rights were collected. Deli Ke Wang holds a Master's degree in Specialized Economic Analysis: International Trade, Finance and Development from Barcelona Graduate School of Economics. Mr Wang is fluent in English, Spanish, and Chinese.

Ms. Johanna Kern is a Qualitative Research and Evaluation Specialist (QREM) at C4ED. Ms. Kern has over 10 years of experience in the field of development cooperation, consulting and co-operating with international donors, partnering government agencies, civil society organisations, private sector representatives and International Organizations. Her expertise lies in collaborative approaches for planning, M&E of development programmes. She is an expert at applying human-rights-based and participatory approaches for inclusive development. Ms. Kern has acted as gender expert for several organizations and was responsible for setting up, backstopping, and evaluating gender-sensitive development projects. Ms. Kern has extensive experience in applied qualitative research for impact evaluations in a variety of sectors including economic empowerment and



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gender. At C4ED she planned and coordinated qualitative research for mixed-method impact evaluations of programmes such as, the IFAD-funded “Productive Partnerships in Agriculture Project” in Papua New Guinea, the IFC/GAFSP-funded “Global Agriculture and Food Security Program Private Sector Window” in Madagascar as well as other studies such as the GIZ funded “Study on the impact of the COVID-19 on employment and other economic opportunities for Women in Jordan”. Ms. Kern holds a Master’s degree in Political Science with a Minor in Cultural Studies from the Friedrich-Alexander Universität Erlangen-Nürnberg.

Ms. Kern has been involved in qualitative research for several R1 projects since the beginning of the collaboration between C4ED and EUTF. In addition to leading the qualitative research for the Tekki Fii project implemented in the Gambia by GIZ (T05-EUTF-SAH-GM-03-01), she also led the qualitative research component for the “Boosting Green Employment and Enterprise Opportunities (GrEEen) project” in Ghana implemented by UNCDF and SNV (T05-EUTF-SAH-GH-02) and designed the qualitative research component for the “Strengthened Socio-Economic Development and Better Employment Opportunities for Refugees and Host Communities” (STEDE) project in Ethiopia, implemented by Mercy Corps (T05-EUTF-HOA-ET-40.2). Within the framework of the evaluation, Ms. Kern also acted as Quality Assurance, peer reviewing other R1 and R2 reports. Beginning of 2024 Ms. Kern also became C4ED’s focal person for R3.

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