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CASH-BASED TRANSFERS DIVISION

Amongst those pictured to the left, Rose Gbadago, 35, recipient of the LEAP cash Grant and subsistence farmer, shares her thoughts:

“ RIGHT NOW, I HAVE STARTED PRODUCING PALM OIL ON A VERY SMALL SCALE, AND THE SALES ARE GOOD. I AM WAITING FOR MY CAPITAL FROM THE PROGRAMME TO BUY MORE PALM FRUITS TO PROCESS MORE OIL. I KNOW MY LIFE AND THAT OF MY FAMILY WILL NOT BE THE SAME AGAIN.”

—ROSE, 35



World Food Programme

**SAVING LIVES
CHANGING LIVES**

Sending money to women in Ghana

Teaming up with the government to boost women’s usage of digital financial accounts

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Access and usage of formal financial services plays a critical role in supporting people to lift themselves out of poverty. This is particularly relevant for disadvantaged households participating in government-administered social protection initiatives, such as the Livelihood Empowerment Against Poverty (LEAP) cash transfers programme in Ghana. Initiated in 2008, the programme has reached 350,000 households across all districts in 2023. Money is sent to extremely poor and vulnerable households with orphaned and vulnerable children, persons with severe disability, elderly persons, pregnant women and children under one, with the aim to regularise their food consumption and address other basic needs.

But how to ensure these households, and particularly women, can make the most of the opportunities offered by receiving money regularly? Funds are delivered through innovative digital technology which enables transfers from “e-zwich” cards used by the programme to mobile money accounts and vice versa, also offering the opportunity to save money as the e-zwich system is a multipurpose account. However, most participants, and particularly women, were unaware of these features. As a result, they often withdrew their entire cash transfers as soon as the ‘bank on wheels’ services arrived in their villages, leading to liquidity issues on disbursement dates across the country.

To tackle these obstacles, WFP and the Ministry of Gender, Children and Social Protection decided to raise awareness and confidence among LEAP recipients, particularly women, to effectively utilise digital financial literacy and services. The initiative in partnership with the Strategic Impact Advisors (SIA)¹ was dubbed “Hey Sister! Show Me Your e-zwich Card!” and comprised bite-sized dramatised audio episodes available in four local languages and English. The episodes feature four women and sometimes their spouses, as they help, teach and support one another to use e-zwich cards and mobile money to manage their finances safely. Through everyday events and transactions—making a payment, sending/receiving money, etc.—the friends increase their skills and learn how to protect themselves from fraud and scams. Available as interactive voice response (IVR) on mobile phones, the programme also includes a topic around how to buy nutritious food when on a tight budget.

This brief highlights the key learning from this initiative:

1 - The “Hey Sister! Show Me Your E-zwich Card!” is an IVR campaign designed to increase women’s ability to access and use digital financial services. The campaign lessons are available for download [here](#). In addition, lessons are available at no charge for the subscribers of MTN in Ghana: dial 1-7-0 on MTN. It is a spinoff series of the original 25 episode series dubbed “Hey Sister! Show Me Your Mobile Money”, which was also developed by SIA mainly covering topics around usage of mobile money.

LESSON 1

TAILOR FINANCIAL LITERACY PROGRAMMES TO THE SPECIFIC KNOWLEDGE GAP WOMEN FACE & ENSURE THEY ARE AVAILABLE IN LOCAL LANGUAGES

While it was clear from available research that women in Ghana face more barriers on their road to digital financial inclusion than men, WFP and the Government of Ghana collaborated with the Institute of Statistical, Social and Economic Research (ISSER) to further understand the role different barriers play and identify the related knowledge gaps to be filled to help women overcome them.

4 out of 5 Ghanaian women lack access to an account at a formal financial institution compared to about 1 in 4 men. Women receiving LEAP money face more challenges than men to own bank accounts, or access savings, digital payment methods, and insurance. The main barriers women face are linked to limited digital financial literacy levels, insufficient information and training on digital financial services, absence of a support network to use the services, limited access to income, geographical distance to financial institutions, lack of access to required documentation such as birth certificates, as well as a lack of trust in formal financial institutions. Variation in contexts also make some barriers more prevalent and pervasive than others.

To tackle women’s lack of digital financial literacy, one may feel inclined to simply use one of the many existing programmes to save time and money. However, tailoring content and format to the context, needs and gaps certainly leads to increased uptake and retention. ISSER’s analysis in Ghana highlighted the knowledge gaps for women receiving money through LEAP; namely the different use cases for their e-zwich card, grasping the practical meaning of interoperability between e-zwich and mobile money, and learning how to avoid scams and fraudulent activities when using these services. As a result, the various audio episodes produced as part of the “Hey Sister” package were specifically designed to address these knowledge gaps and were made available in the following languages: English, Ewe, Buli, Likpakpa and Twi to ensure better comprehension and engagement.

The campaign is an engaging way to build women’s capacity to understand e-zwich’s suite of services, encouraging the adoption of digital financial services like e-zwich’s digital savings and interconnected mobile money services. While the primary target of the campaign were women receiving cash transfers through LEAP, the content is also relevant to men. Similarly, non-LEAP recipients also found the content to be useful, with some expressing an interest in acquiring their own e-zwich cards.

“I AM EAGERLY AWAITING THE NEXT LEAP PAYMENT THAT GIVES ME THE OPPORTUNITY TO TEST THE E-ZWICH DIGITAL SAVINGS OPTION THAT I LEARNED THROUGH THE ‘HEY SISTER’ SERIES OF AUDIO EPISODES[...] I AM GOING TO TRANSFER 80 GHANA CEDIS TO INTO MY E-ZWICH SAVINGS ACCOUNT AND FOR THE FIRST TIME BUILD MY HOUSEHOLD SAVINGS FROM THERE.”

—FEMALE, LEAP PARTICIPANT FROM NALOGNI, SABOBA DISTRICT

LESSON 2

USE EXISTING GOVERNMENT STRUCTURES TO ROLL OUT DIGITAL FINANCIAL LITERACY AT SCALE, INTEGRATING LOCAL COMMUNITY LEADERS & INFLUENCERS AS TRAINERS

One of the main challenges faced by digital financial literacy programmes relates to how to roll them out at scale, and in a sustainable manner. In Ghana, WFP and the Government have successfully leveraged the decentralised local government structures called District Assemblies, as well as community leaders. Employing a cascading approach and engaging those closest to the community, this strategy has ensured essential political and technical support for the programme. Capacity was built at the local government level with the District Teams, including several officers in charge of District Social Welfare and Community Development, Agriculture, Planning, Cooperative, Complementary Education, and Business Advisors. Community leaders and local chiefs were pivotal in garnering support for the initiative, mobilising participants, providing organisational support and resources for the activities. Strengthening the digital financial capabilities of the local government has led to building support for community champions whose role was then to roll-out the programme in their communities, be they LEAP recipients or other members of the community.

Other organisations have followed suit, such as Ghana Interbank Payment and Settlement Systems (GHIPSS), operating under the Central Bank, which has actively contributed to strengthening the capabilities of local banks responsible for distributing LEAP grants in digital financial inclusion and e-zwich card functions. In collaboration with SIA, they have conducted awareness and education campaigns, acting as a multiplier in promoting digital financial inclusion for the wider community.

“I AM MOST LUCKY TO TAKE THIS FINANCIAL LITERACY TRAINING [...] NOWADAYS, WHEN I CALL MY SISTER, OUR CONVERSATIONS ARE ON IMPORTANT THINGS THAT BRING PROGRESS TO OUR FARMING AND TRADING ACTIVITIES—WE DO NOT HAVE TIME FOR GOSSIP!”

—FEMALE, LEAP PARTICIPANT FROM KANJARGA VUNDEMMA, BUILSA DISTRICT

LESSON 3

WORK WITH OTHER STAKEHOLDERS IS CRUCIAL TO DRIVE INCREASED USAGE OF DIGITAL FINANCIAL SERVICES ESPECIALLY BY WOMEN

When women receive their social money transfers digitally, it is often the first step for them to access the formal financial system. But it is not enough: partnership with various ecosystem players is required to extend usage beyond mere cash-out transactions. Encouraging women to explore a range of digital financial services in addition to payments, including savings, credit, and insurance, is crucial to support their families and possible income-generating activities.

For instance, there is a great opportunity offered by mobile money savings accounts in Ghana which not only accrue interest, but also facilitate borrowing. Establishing a credit history through timely repayments gradually increases borrowing thresholds. This offering from mobile money companies has the potential to address one of the major challenges faced by low-income earners and small businesses in Ghana. Indeed, according to the Ghana Statistical Service in March 2023, only 7 percent of them currently have access to formal credit.

LESSON 4

OFFER COMPLEMENTARY INTERVENTIONS TO MULTIPLY THE EFFECT OF THE MONEY RECEIVED THROUGH DIGITAL SOCIAL CASH TRANSFERS

WFP and the Government of Ghana decided to complement the large scale digital financial literacy capability strengthening initiative with an intervention to boost women’s income generating activities in four districts, namely, Builsa South, Saboba, Central Tongu and South Tongu. This was done in response to findings in the ISSER report highlighting the absence of a sustainable income as a key reason people and particularly women were unable to access and use digital financial services.

Take the example of Rose, who used to solely rely on the LEAP cash grant while engaging in subsistence farming. The introduction of digital financial literacy training and productive inclusion brought about a transformative change in her life. She received training on how to use her e-zwich card, but also how to process, package, and brand palm oil, a product with significant market value. Now, not only has Rose established a new source of income for her family, but she has also taken on the role of training other women, highlighting the positive impact of this initiative on her life and that of her family.

Like Rose, 400 women received training to start a new business or expand a current one, focusing on income-generation activities that have a high market value and are based on locally available resources. These include for instance gari processing²; processing of palm oil, groundnut, malt, shea butter; soap making, mat weaving; rice parboiling, and rearing of small ruminants and guinea fowl. Women also received training around life skills and business management.

Participants also received small cash grants to acquire the necessary tools and materials for implementing the activities taught under the productive inclusion component, thereby fostering their economic empowerment.

While this complementary intervention started recently, participants expressed their positive appreciation, recognising it as an additional source of income to enhance their livelihoods. They are looking forward to the disbursement of the funds to work on their income-generating activities.

[2] Gari is a fine to coarse granular flour of varying texture made from cassava tubers (also called cassava roots) which are cleaned after harvesting, grated, water and starch squeezed out of it, left to ferment and then fried either in palm oil or without palm oil and serves as a major staple food in West Africa.

“THIS SUPPORT HELPS ME TO SAVE SOME OF MY INCOME [FROM PALM OIL PRODUCTION] ON MY E-ZWICH CARD WHICH I LEARNT AT THE TRAINING THEY GAVE US ON DIGITAL FINANCIAL INCLUSION ‘HEY SISTER SHOW ME YOUR E-ZWICH CARD.’”

—FEMALE, LEAP PARTICIPANT, 35



Image: © E-Swich card / siaedge.com/lessons-e-zwich, Strategic Impact Advisors

LESSON 5

INTEGRATE POSITIVE WOMEN-CENTRED CHANGES IN GOVERNMENT DATA COLLECTION SYSTEMS TO ENSURE SUSTAINABILITY

WFP worked with the LEAP Secretariat to increase the collection, analysis and usage of sex-disaggregated data to inform decisions being made for the future of the programme. Indicators added as a part of this collaboration included the percentage of men and women currently engaged in income-generating activities and the percentage of men and women accessing/using digital financial services. In addition to collaborating on designing the indicators, the partnership supported LEAP Secretariat to provide training to data collectors as well as purchasing 80 new data collection devices, specifically to improve data collection and reporting from the decentralised district levels up to the national level. As a part of this effort, the LEAP programme is now able to track:

- the number of women and men who own other forms of digital bank accounts than e-zwich;
- the percentage of women and men using other financial products and services (loans, insurance) to manage the household finances;
- the percentage of women and men able to operate a mobile phone/ATM/POS terminal to make transactions;
- the number of women and men able to operate accounts without sharing PIN; and
- the percentage of women and men who are more informed on how, when, and where to access their cash.

The availability of this data enables better-informed decision making for current LEAP recipients and informs efforts by the government to graduate cash recipients from the programme and design a future phase.

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THE WAY FORWARD:

DOUBLING DOWN ON OUR COLLECTIVE EFFORTS TOWARDS A MORE INCLUSIVE & ADAPTIVE SOCIAL PROTECTION SYSTEM

To sustain the impact seen so far, WFP will pursue its partnership with the government to scale up the interventions that were implemented to increase women's usage of digital financial accounts in Ghana. This will include continuing the work on productive inclusion, using the bi-monthly disbursement of LEAP payments to organise additional training sessions on digital financial inclusion, broadcasting the audio produced through local and community radio stations for it to be heard by more people, including those that do not own mobile phones. The teams will also use SMS blasts to reach 15,000 LEAP recipients, providing them with further information on digital financial literacy and nutritional tips, as well as encourage them to access the audio content developed.

Anchored in the new WFP Ghana Country Strategic Plan, more work is also planned in partnership with the Ghana Government of Ghana to promote behaviour change communication in social protection, nutrition, food systems and emergency preparedness.