



Learning from EUTF-funded projects and programmes supporting youth across West Africa

CASE STUDY – GREEN UNCDF

Altai Consulting for the European Union – 2025



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EUTF MONITORING AND LEARNING SYSTEM (MLS)

The EU Trust Fund (EUTF) Monitoring and Learning System (MLS) was initiated in July 2017 and is being implemented by Altai Consulting. The overall objective of the MLS is to strengthen EUTF interventions through the creation of a monitoring and learning system, which should provide an evidence-based approach for programming and implementing interventions.

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1. INTRODUCTION

1.1. CONTEXT AND SCOPE OF THE STUDY

The European Union Emergency Trust Fund for Africa (EUTF) was established to address the root causes of irregular migration and displacement across Africa, with a particular focus on fostering stability, economic opportunities, and resilience in vulnerable communities. Within this framework, youth have been identified as a critical demographic, given their disproportionate vulnerability to unemployment, social exclusion, and migration pressures. Recognising the transformative potential of youth empowerment, the EUTF has funded numerous projects across West Africa aimed at improving youth livelihoods, enhancing skills development, and promoting social inclusion.

This case study is part of a broader learning initiative commissioned by the European Union (EU) to learn from EUTF-funded programmes supporting youth. The first phase involved a comprehensive mapping of youth-focused interventions within the EUTF portfolio, followed by a more in-depth analysis of 30 selected projects/programmes. This phase aimed to map the diversity of approaches, geographical coverage, and thematic areas, while identifying trends, successes, and challenges across projects. The second phase consisted of case studies of selected initiatives. These case studies aimed to provide a deeper understanding of how specific interventions addressed the needs of youth, adapted to local contexts, and contributed to sustainable development outcomes.

1.2. OBJECTIVES AND METHODOLOGY

The objective of the case studies conducted by Altai was to **identify good practices and lessons learned from selected EUTF-funded projects, to feed into future EU programming supporting youth in West Africa**. Among the four selected projects was the Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn), implemented by the United Nations Capital Development Fund (UNCDF) in Ghana between December 2019 and December 2024 (see details below).

This case study was conducted between 24 February and 03 March 2025. Altai collected, analysed and triangulated data from several sources: in-depth **document review** (project documents, national and EU youth strategies, etc.); **15 key informant interviews** with various stakeholders (UNCDF, national and local authorities, EU Delegation, financial service providers [FSPs] and beneficiaries); **three focus group discussions** (two with cash-for-work [CfW] beneficiaries; one with farmers who benefited from the Grow for Me scheme); and **field observations** in the Offinso North and South districts located in the Ashanti region.



Figure 1: Data collection in Saboa, Offinso Municipal, Ashanti, February 2025 (Altai Consulting)

The analysis is structured into two phases: (1) **analysis of project design** (relevance, coherence, reach, and sustainability, focusing on adaptation to local contexts, alignment with EU and national strategies); (2) **analysis of project results** (using the EU Youth Action Plan 2022–2027 as a framework, revolving around three pillars – Engage, Empower, and Connect – outlined further below). **Lessons learned** and **good practices** are identified and presented throughout the different sections.

1.3. OVERVIEW OF THE PROJECT

The GrEEn project was a youth- and women-centred initiative implemented from 2019 to 2024 in Ghana's Ashanti and Western regions. Funded by the EUTF with co-financing from the Embassy of the Kingdom of the Netherlands and UNCDF, the project **targeted vulnerable groups – particularly young people aged 15–35 years and women – who faced high unemployment, limited financial access, and heightened exposure to climate-related economic shocks, factors that presumably increased their susceptibility to irregular migration**. The project was implemented by two main partners: UNCDF and SNV (Netherlands Development Organisation).

The component implemented by UNCDF aimed to reduce irregular migration by strengthening local economies, enhancing employability, and improving financial access for youth, women, and returnees. This was pursued through three interconnected objectives, detailed below.

- **R1: Transition local economies to climate-resilient development pathways by creating green jobs for youth and women.** The project aimed to strengthen the capacity of Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana's Ashanti and Western regions to integrate climate adaptation into local governance. To achieve this, the project used the Local Climate Adaptive Living Facility (LoCAL), a country-based mechanism for enhancing awareness and response to climate change at the local level, and an internationally recognised channel for climate finance. Within the GrEEn project, LoCAL was used to channel funds through performance-based climate resilience grants (PBCRG), with the objective of supporting participatory and gender-sensitive planning, funding, implementation, and monitoring of adaptation actions at the local level. LoCAL aims to integrate climate change adaptation into local development planning and build the capacities of MMDAs. It introduced the Local Information System for Adaptation (LISA), a digital tool designed to provide MMDAs with climate data for planning purposes. It also facilitated the implementation of green infrastructure projects, such as flood mitigation systems (e.g. culverts and bridges), WASH facilities (e.g. boreholes), and renewable energy installations. These infrastructures were built using community-sourced labour through cash-for-work (CfW) schemes, which aimed to provide short-term employment to youth and women while simultaneously building climate-resilient infrastructure.
- **R2: Enhance employability and entrepreneurship skills among youth and women through targeted training and mentorship.** The project partnered with organisations, such as SOS Children's Villages, to deliver life-skills training, savings management workshops, and financial literacy sessions provided in collaboration with financial institutions. These combined activities were designed to support CfW beneficiaries in managing earnings, accessing loans, or exploring entrepreneurship opportunities.
- **R3: Strengthen financial ecosystems to improve access to inclusive services, supporting local micro-, small-, and medium-sized enterprises (MSMEs) and farmers.** Partnerships with financial institutions (e.g. Fidelity Bank, Ecobank) and fintech firms (e.g. Zeepay, Oze) aimed to expand access to services, such as mobile savings platforms and low-cost remittance channels. Agribusiness initiatives, including the Grow for Me crowdfunding platform, attempted to improve the financial inclusion of smallholder farmers through innovative schemes.

SNV also implemented activities that aimed to improve employability and entrepreneurship skills for youth, women, and returnees, through its Opportunities for Youth Employment (OYE) programme, and that supported MSMEs mainly through business support and technical assistance.

This case study specifically focuses on the components of the GrEEn project implemented by UNCDF. The Center for Evaluation and Development was hired by the EU since the onset of the GrEEn project to provide an evidence base. It recently completed an impact evaluation of the project, concluding in March 2025.¹ This evaluation involved qualitative and quantitative impact analyses, assessing the project's impact on beneficiaries and its success in achieving quantitative objectives, and focused on both UNCDF and SNV components. In contrast, this study adopts a qualitative approach, identifying good practices and drawing lessons from the UNCDF-implemented components through the lens of support provided to youth.

2. ANALYSIS

2.1. APPROACH AND DESIGN

2.1.1. RELEVANCE

2.1.1.1. Contextual analysis and intervention design

Youth and their specific needs were central to the logical framework of the GrEEN project, integrated throughout its objectives, expected outcomes, and methodology. The project's approach was rooted in an analysis of the youth context within its intervention areas, with a specific focus on enhancing their economic prospects. This analysis recognised several key aspects shaping the lives of young people in the targeted regions. First, the project acknowledged the pressing issue of youth unemployment and underemployment, noting the significant unemployment rates, which reached 16.7% in the Ashanti region and 12.5% in the Western region as of 2019. Secondly, a principle guiding EUTF-funded interventions was the recognition that irregular migration is often driven by a lack of economic opportunities within migrants' home countries. As such, GrEEN's underlying objective was to address this 'root cause' by improving local prospects and economic resilience.ⁱⁱ

2.1.1.2. Needs analysis and youth engagement

An in-depth needs assessment informed the project design. UNCDF, through its partner SOS Children's Villages, conducted an initial needs assessment in six selected MMDAs in November 2020. This assessment utilised qualitative field research methods, including one-on-one interviews with key MMDA officials and focus group discussions with potential beneficiaries. The assessment had several objectives:

- Identify the skills and needs of potential CfW programme participants.
- Understand the aspirations and preferences of young people and develop profiles of target groups for CfW activities and subsequent trainings (including demographic data, education levels, professional experience, and cultural contexts).
- Guide and tailor the content of the training programmes.

The findings of this initial assessment were detailed in a report published in 2021.

Employability skills, mindset reorientation, and sectoral focus were key recommendations of needs assessment reports. The needs assessment highlighted financial management, customer relations, and negotiation skills as key to preparing youth for sustainable employment and entrepreneurship. The report also suggested working with relevant departments within MMDAs to shift youth perceptions of agriculture, promoting it as a viable business option.ⁱⁱⁱ Furthermore, the assessment indicated that trainings should be designed to attract youth interest in sectors such as sustainable energy, sanitation, and agro-waste management. The assessment underscored the importance of political neutrality in all steps of the project, especially during the selection of CfW beneficiaries, to ensure smooth participation. It also noted the need for trainings to consider the potentially low education levels of young participants to ensure relevance, notably the use of local languages in training and the selection of local coaches and mentors.^{iv}

The needs assessment served as a guiding instrument across various facets of the GrEEN project. This assessment provided the basis for determining the training requirements of the MMDAs and was directly used to tailor the life skills, employability, and technical training for the CfW

beneficiaries. The findings regarding youth's needs in terms of access to finance prompted UNCDF to integrate savings and financial management into the skills training. The project also proactively engaged with financial service partners to explore the development of more suitable financial products for the youth.^v

2.1.1.3. Relevance of activities and targeting

Overall, Altai met beneficiaries who expressed considerable satisfaction with the GrEEN project's multi-faceted approach to economic integration, although they also shared some areas that would benefit from improvement. Participants particularly valued the CfW initiative for the revenue it provided and the resulting community infrastructure, providing considerable improvements in the daily life of the community. The financial management training was frequently cited as beneficial, with many reporting improved saving habits and the ability to launch their own businesses. The immediate access to financial service providers (FSPs) and the opening of bank accounts following trainings were seen as significantly aiding savings and investment. The provision of preferential interest rates by institutions, like Fidelity Bank, further incentivised savings and investment among beneficiaries. However, some beneficiaries indicated a preference for longer, less intensive trainings, and others felt that certain popular and profitable sectors in the areas Altai visited (Offinso North and South), such as soap-making, were not adequately addressed in the training curriculum. Although many of the beneficiaries interviewed by Altai found the loan application training useful and few of them applied for loans. The main reason is that, although beneficiaries gained knowledge about the loan application process, many could not overcome the structural barriers to accessing credit: excessively high interest rates; a lack of collateral; and the absence of necessary documentation, often due to informal employment.

An innovative approach to financial inclusion within the GrEEN project involved a partnership with Grow for Me, making it possible to effectively reach smallholder farmers often excluded from traditional finance. Facing escalating costs for essential agricultural inputs, these farmers benefited from Grow for Me's model, which facilitates investment to purchase seeds and fertilisers. Farmers received these inputs without upfront payment, leading to enhanced productivity. In return, post-harvest – when prices are lowest – farmers provide a portion of their yield to Grow for Me. The collected produce is then sold by Grow for Me at a later period when market prices are higher, generating revenue for both the organisation and its investors. The farmers Altai met in Ghana reported significant satisfaction with this approach, with many expanding their production and, with extra income, investing in their own income-generating activities during the off-season. The GrEEN project played an important role, suggesting suitable implementation areas for the Grow for Me model within target regions and supporting several two-day training sessions for farmers. These sessions covered fundamental financial concepts, profit calculation, interest rates, agricultural techniques, savings, investment, insurance, available financial institutions, loan options, harvest quality control, and food security. Farmers expressed appreciation for the trainings received but highlighted the need for further sessions on climate change adaptation and irrigation techniques, given their reliance on rain.

The Ashanti and Western regions were selected as the primary geographical focus for the GrEEN project due to their distinct migration dynamics and socio-economic profiles. This choice followed previous IOM work funded by the EU, in high-emigration hotspots (Bono, Bono East, Greater Accra): GrEEN targeted other areas with significant emigration numbers, where existing interventions were less concentrated (Ashanti, Western). The poverty levels in both regions, which have been escalating since 2006, further supported their selection. Within these regions, the selection of nine MMDAs was informed by data from IOM, the Korean Environment Institute, and UNCDF, alongside considerations for potential synergies with existing programmes, with the Ministry also influencing the final choice of districts. Finally, a 2:1 ratio was applied for district selection between the Ashanti and Western regions, reflecting the greater number of districts in Ashanti (approximately three times as

many as the Western region), ensuring a more balanced representation in the project's geographical targeting.^{vi}

Within these regions of intervention, GrEEn's beneficiary selection prioritised young adults aged 18–35 years, alongside women and returnees. For the CfW component, the selection process specifically aimed to meet quotas for the inclusion of returnees, women, and youth, established in collaboration with each MMDA and UNCDF. Selection guidelines for CfW were also developed in conjunction with SNV, with a clear intention to ease beneficiaries' progression towards other avenues of support for sustained employment. These guidelines aimed to identify CfW and training participants who would be suitable candidates for transitioning into SNV's longer-term youth employment (i.e. OYE) support programme.

The GrEEN project's targeting strategy faced some trade-off between impartiality and targeting of the most vulnerable youth. While the first cohort of beneficiaries was selected through a community selection process, the selection for subsequent cohorts was done with the help of a lottery system, which was complemented by quotas for young people and women. This shift in the targeting strategy was meant to accommodate the needs of an experiment-like evaluation conducted at the project's end. As an example, the third cohort of CfW beneficiaries, which completed its training in Year 4, comprised 1 053 individuals. Of these, a significant majority (873, or 83%) were women, including 495 female youth¹ (47%) and 378 adult women (36%), in addition to 79 male youth (7%) and 101 adult men (10%).^{vii} This illustrates the effectiveness of quotas in ensuring the engagement of women and young people. The lottery system was perceived as transparent and acceptable to beneficiaries. Candidates for CfW were randomly assigned to a treatment group or a control group within each site. This method enabled the measurement of the causal effect of the CfW component as it prevented any sort of bias.^{viii} Nonetheless, concerns were raised by assemblies regarding their limited role in the CfW beneficiary selection process, potentially affecting access for youth with the most acute needs; however, some interviewees considered local selection committees a potential risk for politicisation of beneficiary selection. According to SOS Children's Villages and UNCDF, the lottery approach may have prevented the selection of the most adapted and motivated individuals, a seemingly tolerable drawback given the emphasis on impartiality. Lastly, identifying and effectively targeting returning migrants for the CfW component proved challenging due to the low numbers of returning migrants in targeted areas, compounded by the fact that those who were present often faced stigmatisation, leading to a reluctance among them to disclose their status.^{ix}

2.1.1.4. Lessons learned

The GrEEn project's experience suggests that training works well when carefully aligned with localised economic realities. The experience of the GrEEn project highlighted the importance of firmly rooting training content in the realities of the local economy to effectively engage youth. Most of GrEEn's trainings were adapted to the needs of beneficiaries, even if some content areas were not always sufficiently aligned with local economic realities (e.g. soap-making). An intentional focus on localised economic conditions during initial needs assessments is beneficial, as youth tend to prioritise skills rooted in the reality of their immediate economic environment. The project showed that participatory economic mapping exercises involving both youth and local authorities during the design phase can support the identification of viable activities for self-employment.

Youth and their communities should be involved in the selection of project sites. The process of selecting locations for project activities should prioritise the needs and aspirations of young people and local communities to foster trust and buy-in. In the GrEEn project, the final beneficiary community selection was made by ministerial decision, without a sufficiently inclusive engagement of youth, community leaders and grassroots actors, such as SOS Children's Villages. This, as a consequence,

¹ The term 'youth' refers to individuals aged 18–35 years old.

reduced ownership and appropriation from all stakeholders. Selecting project sites through inclusive processes helps align project goals with local aspirations and needs, leading to increased community engagement and ownership.

Integrating practical applications within financial literacy training increases its relevance. Positive outcomes, including increased youth satisfaction, were achieved when financial literacy trainings were linked directly with FSPs. Providing opportunities for youth to immediately use their newly acquired skills can reinforce their learning. Exploring the establishment of early partnerships with relevant FSPs or the development of practical platforms that allow youth to bridge the gap between theoretical learning and real-world application can be beneficial in skills-based training programmes.

Focusing on accessible financial mechanisms, beyond traditional loans, allows for increased relevance among vulnerable groups. While financial literacy trainings that include guidance on traditional loan applications can be well received and improve beneficiary knowledge, projects aiming for financial inclusion should recognise that significant structural barriers often hinder access to traditional credit products for vulnerable populations. Implementing partners should focus on promoting and facilitating access to alternative financial mechanisms that may be more suitable and accessible to target groups, such as savings products, crowdfunding platforms like Grow for Me, or community-based savings and loan associations (e.g. VSLAs).

There are trade-offs associated with using a lottery system for beneficiary selection. The use of a lottery system for beneficiary selection, as implemented in the GrEEn project's CfW component, was questioned by local authorities. While this system can be perceived as transparent and acceptable to beneficiaries, protecting the selection process from politicisation, it may not always lend to the selection of the most relevant and motivated individuals. This suggests that, when considering such a lottery system, it is important to weigh its benefits in terms of transparency and fairness against its potential limitations in identifying the most suitable participants based on specific criteria.

Establishing clear and agreed-upon criteria for selecting intervention areas is key for transparent and acceptable selection decisions. GrEEn's experience highlighted the need for clearly defined and mutually agreed-upon criteria for selecting intervention districts from the project's inception. The selection process involved a two-stage approach where the EU identified the intervention areas, and the ministry subsequently selected the final beneficiary districts. Selection criteria should be discussed and formally endorsed by all relevant political partners and implementers to ensure mutual understanding, foster buy-in, and promote a consistent and transparent approach to the selection process.

Targeting specific sub-groups, such as returning migrants, can lead to significant challenges when working with actors – here the private sector, and particularly, microfinance institutions – who are not familiar with these groups' particular characteristics. The GrEEn project encountered difficulties due to data protection constraints and more significantly, the private sector's limited familiarity with returnees' identification issues. Returnees often face specific social challenges upon return, including reintegration difficulties, which can result in limited visibility within communities and make them harder to identify and reach. This specific situation is less commonly understood outside the development sector. As a result, the targeting of these returnees remained challenging throughout project implementation.

2.1.2. REACH

2.1.2.1. Outreach strategies

The GrEEn project resorted to a robust communication and awareness-raising strategy to engage young people through multiple channels. This included national and regional launch events to raise initial awareness and publicise project opportunities. A range of communications and visibility

materials, including brochures, leaflets, posters, t-shirts, and banners, were also produced and distributed at events and field activities to enhance the project's visibility and acknowledge the EU as the funding body. Engagement with local and national media outlets, including radio, television, and newspapers, served as the main direct approach to reach a broad audience, especially in more remote areas.^x In parallel, among the MSME beneficiaries met by Altai, digital and social media platforms, particularly Facebook, played an important role in disseminating project information and proved efficient for reaching this geographically dispersed group. At the community level, district assemblies met by Altai indicated that they conducted campaigns to inform residents about the project and upcoming climate-resilient infrastructure works. This often-entailed meeting with local traditional and political leaders to secure their support first and subsequently promoting the initiative through coordinators as well as through the use of megaphones in public spaces, like markets and community centres. For each community, a local coordinator was appointed to act as a primary link between the project team and the residents, facilitating communication and fostering a sense of familiarity and trust.



Figure 2: Climate resilient infrastructure (bridge), Ashanti, February 2025 (Altai Consulting)

GrEEN sought to address literacy limitations, geographical remoteness, and financial constraints through a range of strategies, including in-person support, context adaptability, and tailored financial products. Low levels of digital and general literacy among the target youth and their broader communities presented an initial barrier. To address this, the project relied strongly on in-person support and showed adaptability to the context. This included expanding the FSP network of agents in remote areas for both training and engagement. The use of local languages also supported access and was well received by beneficiaries. To ensure consistent training attendance, complex modules (e.g. operational details and subscription methods for micro-insurance) were not conducted. The project also relied on private sector initiatives, such as Fidelity Bank's Interactive Voice Response (IVR). This system allows callers to access information through a combination of pre-recorded messages and keypad or voice input, without needing to speak to an agent. Within the GrEEN project, the IVR was used as a low-tech communication channel to disseminate simple financial literacy content to the bank's customers. To effectively engage youth with limited literacy, the training content also heavily incorporated audiovisual materials, which were highly appreciated by participants, according to the trainers met by Altai. Aiming to address potential financial barriers, the project sought to ensure that financial services were affordable and tailored to the often-limited financial capacity of young people. UNCDF technical and financial support to the FSPs enabled them to offer one-time matching incentives like high interest rates on savings to new Fidelity Bank customers participating in the programme, which effectively encouraged significant enrolment in these services and resulted in satisfaction among the beneficiaries met by Altai.

Despite initial challenges related to application methods and the local context, the GrEEN project achieved substantial beneficiary engagement, although barriers remained. In the first year, fewer applications were submitted for the CfW component due to the reliance on paper-based forms and, in certain areas, the significant proportion of young people who were already involved in artisanal mining and, thus, less interested in a new, unfamiliar programme. The introduction of digital applications subsequently boosted youth engagement. Applicants simply expressed interest in participating via a tablet. The success of the digital application process led the project team to resort to a lottery system for CfW beneficiary selection, to satisfy the EU's evaluation partner undertaking an impact evaluation on the GrEEN project, while incorporating specific percentage targets for the inclusion of youth and women to ensure their representation.^{xi} UNCDF and SOS Children's Villages stated that a notable obstacle to participation was the general requirement of the Ghanaian identification card (the Ghana Card) to open a bank account and use financial services, as obtaining this card presented challenges for some individuals. Many young people lack the necessary primary identification documents, such as birth certificates, required to obtain an identification card. Birth registration rates remain low, particularly in rural areas and among poorer households. Even when documentation is available, accessing registration centres can be difficult, especially in remote areas. While first-time registration is often free at designated centres, indirect costs (e.g. transportation, potential need for paid services at premium centres) can still pose financial barriers for young people with limited resources.

The GrEEN project likely generated wider benefits beyond its direct participants, with benefits extending to families and the broader community. The employment opportunities created by CfW and the support provided for youth entrepreneurship contributed to increased household income, thereby benefiting families as well. Altai met beneficiaries who reported sharing the knowledge and skills acquired during the training programmes with their family members. Investments in local climate-resilient infrastructure, a key component of the project, yielded benefits for entire communities, including the families of the youth involved. The community awareness campaigns and dialogues extended their reach beyond direct participants, increasing knowledge of climate change issues, the green economy, and financial opportunities within the wider population. Further, the support provided to MSMEs, including those led by young individuals, had a broader economic impact by generating employment and stimulating local economic activity. This was exemplified by one MSME, with which Altai met, that was established through the project and now employs four people.

2.1.2.2. Lessons learned

Effective communication combines digital and traditional methods. While digital and social media platforms allow for targeted outreach, particularly for geographically dispersed and digitally connected beneficiaries like MSME owners, traditional media outlets such as radio and television remain essential for reaching a wider audience, including youth with lower digital literacy in more remote areas. Additionally, low-tech solutions like IVR systems can provide a practical and accessible method for disseminating basic yet important information, such as financial literacy content, especially when targeting a broad customer base with varying levels of digital access. For the most vulnerable and marginalised groups, in-person contact, preferably through the community, remains essential.

Establishing local coordinators within communities is a valuable approach. This helps build trust and facilitate ongoing communication during implementation with residents, especially in contexts where direct project team presence might be limited (e.g. due to remoteness) or less familiar.

Multiple approaches can be combined to overcome literacy challenges. When addressing educational or informational gaps, an approach that combines audiovisual resources with in-person support in local languages can be an effective mitigation strategy to overcome literacy barriers and enhance understanding and engagement among youth with varying levels of formal education.

Dominant (including informal) industries should be represented in labour market analyses. When designing youth employment or skills development programmes, particularly in regions with a

dominant industry that appeals to youth, it is essential to analyse local labour market dynamics early in the project cycle. Although GrEEN followed these principles, the needs assessment overlooked the significant influence of the artisanal mining sector, affecting participation rates in the early stages of the project, particularly in the Western region, as youth were more attracted to mining opportunities.

Tailoring financial products boosts youth engagement. Collaborating with the private sector and supporting them to offer financial products specifically designed to meet the needs and limited financial capacity of young people – often through partnerships with FSPs offering preferential terms – can significantly increase the adoption of financial services and promote financial inclusion. This approach can help youth overcome typical initial barriers to engaging with these financial products, such as hesitation or lack of trust, and effectively embrace the technology, potentially leading to its wider adoption among their peers.

Administrative requirements represent potential barriers. The need for specific identification documents, such as the Ghana Card in this instance, can create barriers to access financial products offered by FSPs. This particularly affects various individuals, including returnees and many from rural areas who often lack proper documentation, highlighting the importance of considering mitigation strategies during project design, such as facilitating access to these identity documents for beneficiaries, or enhancing the capacity of FSPs for flexible due diligence.

2.1.3. COHERENCE

2.1.3.1. Complementarity and synergies

The expected collaboration between the UNCDF and SNV components of GrEEN, designed to provide a pathway for beneficiaries, ultimately fell short due to practical challenges. Collaboration between UNCDF and SNV was formalised through a memorandum of understanding. The aim was to facilitate a smooth transition for beneficiaries from UNCDF's CfW programme to SNV's OYE programme after they had gained a certain level of employability and skills, to offer them an opportunity for deeper skills development. However, this intended coordination did not materialise. UNCDF staff interviewed by Altai attributed this to the fact that UNCDF and SNV worked under different contracts, with distinct areas, timelines, and targets on which implementers were focused.

Despite initial ambitions for synergy, collaboration with IOM was also hindered. The intention was to develop links with the EU-IOM Joint Initiative for the sustainable reintegration of returning migrants, to avoid duplicating efforts: both programmes intervened in high migration areas, and UNCDF activities could present opportunities for the reintegration of returning migrants. However, several factors made this challenging in practice. Data confidentiality rules meant that IOM did not share the personal details of assisted migrants, preventing direct enrolment in UNCDF's GrEEN project.² A difference in approach notably contributed to the lack of synergies between the two programmes: GrEEN adopted a market-driven strategy, viewing beneficiaries as potential customers and focusing on creating sustainable economic opportunities. In contrast, IOM's approach was primarily support-oriented, focused on providing direct assistance to migrants. Engaging the private sector was also challenging when discussing concepts like 'returnees', a term more commonly used within the development sector and less likely to be understood by private sector entities. Logistical barriers in identifying and referring IOM-assisted migrants to GrEEN activities were unclear or cumbersome, and coordination was complex due to differing timelines, procedures, and beneficiary targeting. Mitigation measures, such as developing communications materials about the GrEEN project for IOM beneficiaries, leveraging partnerships with organisations like the International Centre for Migration

² This was not specific to the GrEEN project. Previous Altai studies and third-party monitoring work on EUTF-funded programmes supporting the reintegration of returning migrants across West Africa highlighted that these data protection constraints were faced by several other programmes trying to establish synergies with IOM.

Policy Development and strengthening coordination platforms, proved insufficient to create an effective pathway for individual beneficiaries between the two initiatives.^{xii}

2.1.3.2. Lessons learned

The collaboration mechanism could have been made more explicit. The GrEEN experience with UNCDF and SNV demonstrated that, even with a commitment to align operational details from the outset, it may not always guarantee complementarity of interventions at the beneficiary level. If differing programmes aim to achieve the seamless integration of activities and share beneficiaries while having different targets, intervention areas, and timelines, contracts for joint programmes should explicitly plan for systematic coordination between partners to ensure their activities work cohesively.

Establishing robust frameworks for effective external collaboration. When aiming for synergies with external organisations, as illustrated by the intended collaboration between GrEEN and IOM, establishing clear protocols for data-sharing and logistical pathways, while also ensuring a mutual understanding and alignment of operational priorities early in the project design, are important success factors. The difficulties encountered due to data confidentiality rules and the lack of alignment in operational priorities between GrEEN and IOM underscore that, if these preconditions are not proactively addressed, the exchange of learning and integrated action are likely to be limited.

2.1.4. SUSTAINABILITY

GrEEN's three mutually reinforcing pillars formed a strong framework for sustainability. The CfW component provided immediate income, addressing urgent financial needs and enabling participants to accumulate initial capital. Access to training and financial inclusion services provided the tools for beneficiaries to manage the income earned through CfW and any subsequent earnings, enabling them to save, invest, and build financial resilience and livelihoods. While it is too soon to assess the sustainability of its interventions, beneficiaries met by Altai expressed having significantly benefited from the project, with a potentially lasting impact on their lives.

Employing a market-driven strategy from design to implementation, the GrEEN project piloted youth-focused financial initiatives through partnerships with FSPs, aiming to foster innovation for sustainable solutions. To select these FSPs, UNCDF used an open and competitive application process. This involved publishing Terms of Reference and launching three calls for proposals to engage with the market, maximising the relevance of the selection. Ensuring the sustainability of the piloted initiatives was a key element of the project's design. UNCDF consistently required a detailed sustainability plan aligned with the project's objectives as part of the application process for the FSPs. To illustrate this commitment, one otherwise strong proposal from a financial institution was not selected because its focus was on individuals who were already employed, which did not align with the project's sustainability goals of reaching underserved youth.

Through this approach, the underlying expectation was that the most effective and viable initiatives would be sustained by market forces. The project collaborated with FSPs, providing technical assistance and grants to develop and expand financial services tailored to young people's needs, and promoted financial literacy in support of financial inclusion. This combination enabled FSPs to test products adapted for young people with reduced risk and to discover the market potential of serving this demographic. For instance, Ecobank and OZE created 'Double Up and Grow', combining OZE's business management app with Ecobank's tailored financial services, including simplified accounts, savings, and improved access to credit for young entrepreneurs, specifically designed for university students with business ideas. Similarly, Fidelity Bank implemented the IVR service.^{xiii}

GrEEN's FSP partners show varied sustainability prospects according to their business model; their scalability is contingent on their continued viability following the ending of project support. Grow for Me, rooted in market mechanisms with an already proven approach, seems to have robust

sustainability perspectives. Diaspora-based approaches are more uncertain, as engaging the diaspora presents several limitations, including high acquisition costs, a lack of trust, and a general lack of available funds to invest, with the approach relying on individual willingness to participate rather than on market incentives like interest rates. From the perspective of banks, like Fidelity, the adoption of account creation and savings habits by beneficiaries appears promising, driven by project-supported incentives such as higher interest rates for savings, training, the IVR platform and, in some cases, the provision of equipment to start income-generating activities. However, while these practices seem well-established among beneficiaries who Altai met, their scalability and replicability under normal market conditions remain uncertain. Nonetheless, the FSPs interviewed by Altai (Grow for Me, Fidelity, Chango, Oze) believe their models can be replicated, albeit more slowly, without the project's incentives.

2.1.4.1. Lessons learned

Combining different types of support improves sustainability prospects. The combination of CfW, skills training, and financial inclusion mechanisms fosters a progression towards sustainable economic outcomes. The CfW component provides initial income, which can address immediate financial needs and enable participants to start building up their savings. Access to financial inclusion services, such as savings accounts, micro-loans, and digital payment platforms, provides the tools for beneficiaries to manage their finances and invest in their businesses or livelihoods. Training then equips individuals with the skills necessary to generate revenue through employment or entrepreneurship. This sequence of interventions proved effective and was appreciated by beneficiaries.

Projects can provide a supportive environment for private sector actors to develop sustainable financial youth-focused solutions. The GrEEn project effectively served as a market laboratory, providing a safety net for private sector actors to test products and services aimed at young people, a demographic often considered high-risk. This was achieved through the provision of grants and technical assistance, which allowed these partners to experiment with and refine youth-specific offerings. The fundamental goal of this model was to foster the development of market-compatible products that would likely endure beyond the project's duration, thus ensuring sustainability. This innovative approach of using a project as a testing ground can be particularly valuable for initiatives seeking to engage the private sector in creating lasting solutions for youth.

Employing a market-driven selection process for service providers can help naturally select viable initiatives. The use of an open, competitive selection process for private sector actors, in this case FSPs, can be a good approach to enhance the potential for these partners to sustain innovative youth financial inclusion initiatives and to foster a mindset focused on sustainability.

2.2. PROJECT RESULTS

2.2.1. OVERVIEW

This section provides an analysis of the project's activities through the lens of the Youth Action Plan 2022–2027 framework, with the aim to understand its impact on youth across its three pillars:

- **Engage:** Youth participation in community, policy, and institutional landscapes
- **Empower:** Access to education, employment, livelihoods, and basic rights
- **Connect:** Collaboration and cooperation among youth at local, national, and international levels

As the project's design was finalised before the adoption of this action plan, this section offers a backward-looking examination to identify how project activities align with these three pillars, and it aims to offer points for reflection on the design and execution of future projects targeting youth.

2.2.2. ENGAGE

2.2.2.1. Engagement within the community

Several activities implemented by UNCDF directly fostered youth engagement. From the needs assessment phase, GrEEn involved youth through focus group discussions, providing a platform for them to articulate their needs and priorities, thereby influencing the project's direction. Community coordinators – young individuals with an understanding of the challenges faced by their peers – played a central role in representing and amplifying the voices of the youth. This engagement was particularly impactful in the decision-making process for the construction of climate-resilient infrastructure within district assemblies, where young people from the community were able to express their preferences and contribute to the selection of the most beneficial infrastructure projects through voting. This exercise in participatory decision-making was significant as it provided an opportunity for young people, who are not traditionally viewed as agents of decision-making processes, to have their voices heard and their opinions valued.

An additional underlying principle was that improved economic prospects would also contribute to greater youth engagement. By focusing on improving the economic circumstances of young people and promoting participatory local planning, the project may have fostered a supportive environment for greater civic engagement, even if this outcome was not directly measured.

2.2.2.2. Lessons learned

Projects can provide a platform for fostering youth engagement. Actively engaging young people through diverse approaches – from initial needs assessments and community coordination to direct participation in decision-making – provides a foundation for ensuring strong youth engagement and ownership of a project. Further, their engagement in a project can contribute to broader social and civic engagement, particularly when coupled with economic empowerment initiatives. This approach seems to foster youth engagement effectively, without designing entire interventions for that sole purpose.

Youth engagement can be fostered through existing practices. Leveraging established local decision-making or participatory mechanisms can enhance the efficiency and community buy-in of interventions. In contexts where community consultation is already a common practice, such as the Ashanti and Western regions where important investment decisions at the community level are usually made through community consultations, projects can build upon this foundation. Within the GrEEn project, this practice was also used at the district assembly level to decide which climate-resilient infrastructure was needed. Projects can then specifically target the inclusion and active participation of young people in these existing practices, to address prevailing societal norms or mindsets that often overlook youth as legitimate decision-making agents.

2.2.3. EMPOWER

2.2.3.1. Education, training, and skills development

The GrEEn project improved youth access to vocational training through diverse initiatives. The CfW component provided life skills and technical training to beneficiaries involved in local investments, with the aim to enhance their employability within green and climate-resilient local economies. Guiding target groups towards employment and self-employment, the training incorporated a range of essential skills, including communication, negotiation, application development, teamwork, job readiness, digital literacy, and social media. This was supported by practical, hands-on learning embedded within CfW activities. Stakeholder feedback, including from beneficiaries, indicated general satisfaction with the

training content and its relevance to self-employment. The financial management training was particularly valued.

2.2.3.2. Access to employment and entrepreneurship and improved livelihoods

The project contributed to an improved environment for youth employment and entrepreneurship. The CfW programme generated short-term employment opportunities for young people, women, and returnees through public investments in green and resilient infrastructure, with community participation pivotal to the creation of these opportunities. The skills acquired by beneficiaries increased their job readiness. In parallel, financial literacy trainings, coupled with greater financial inclusion facilitated by other project components, enabled beneficiaries interviewed by Altai to launch their own businesses, showcasing the intervention's success in increasing self-employment.

2.2.3.3. Lessons learned

Combining skills, employment, and finance fosters youth empowerment. The project's experience points to the need for an integrated approach when fostering youth economic empowerment. By providing access to relevant vocational, financial, and life skills training (education) alongside short-term employment opportunities (employment and initial livelihoods) and facilitating access to tailored financial services (support in favour of sustainable livelihoods and economic participation), the project helped overcome multiple barriers faced by youth. This comprehensive strategy increased participants' skills and provided valuable work experience, empowering participants to secure improved livelihoods and explore entrepreneurial pathways. For future interventions, this integrated approach can be considered a good practice to replicate, notably in contexts characterised by high youth unemployment, informal economies, and significant skills gaps among young people.

2.2.4. CONNECT

2.2.4.1. Cooperation and collaboration among youth

The GrEEN project strengthened informal social links among youth, particularly through the CfW component. This initiative facilitated connections between youth, bringing together individuals from different communities. Young participants had the opportunity to meet and interact with peers, building friendships and strengthening community bonds. Further, the project served as a valuable platform for networking, especially for beneficiaries seeking to establish their own businesses; beneficiaries interviewed by Altai noted that it enabled them to identify potential clients and prospective employees.

In November 2021, moreover, the GrEEN project supported and participated in the YouthConnect Africa Summit, an annual event that connects youth from across the continent and beyond with policy influencers, political leaders, and institutions from the public, private, and development sectors. As exhibitors at the GrEEN booth during the summit, UNCDF showcased the GrEEN project to an international youth audience, with over 200 participants visiting their booth and engaging with the team.

2.2.4.2. Connections with the diaspora

In an effort to foster connections with the diaspora for youth finance, the GrEEN project experience shows that, while challenges were encountered with crowdfunding, a market-driven investment model showed greater potential. GrEEN aimed to leverage diaspora connections to enhance financial inclusion and support local youth initiatives. A specific objective was to increase the access and use of financial services by capitalising on remittances from the diaspora. To achieve this,

the project facilitated connections between the diaspora and the targeted regions, notably through the Chango³ crowdfunding platform, which allowed members of the diaspora to connect with and contribute to local initiatives benefiting young people. Project support boosted this platform's activities and visibility, enabling it to effectively mobilise the diaspora through crowdfunding for initiatives (e.g. WASH initiatives), outside the project framework, primarily in the Ashanti region. This approach built upon existing practices in West Africa that foster connections between people, similar to Village Savings and Loan Associations (VSLAs), but at an international and digitalised scale. However, the business model appeared fragile, as Chango representatives struggled to cover their costs, against modest engagement by the diaspora. Indeed, the diaspora proved difficult and costly to engage due to the sole reliance on voluntary participation, and crowdfunding was hindered by its negative association with Ponzi schemes in Ghana. At the same time, the Grow for Me initiative helped connect foreign investors, many of whom originated from the diaspora, with young farmers, thereby providing a potential avenue for investment and support within the agricultural sector. This approach – establishing productive connections with the diaspora – seems promising, as it is based on market mechanisms. Farmers interviewed by Altai expressed high satisfaction with this model, reporting increased production and increased land area, having previously been excluded from traditional financial systems. Grow for Me representatives indicated that the model was scaling up rapidly, moreover, suggesting its viability.

2.2.4.3. Lessons learned

Youth can be connected through indirect and direct pathways. Creating opportunities for young people to connect and build networks proved to be a valuable aspect of the GrEEn project. The design of the CfW programme fostered social links and collaboration among youth, which not only strengthened community bonds but also benefited future entrepreneurial activities. Further, supporting youth participation in broader networking events and intentionally forging connections with the diaspora opened avenues for exposure, knowledge-sharing, and financial support for local initiatives. These experiences suggest that future interventions, especially those focused on youth empowerment and economic development in community settings or regions with diaspora ties, should incorporate activities and platforms that facilitate both peer-to-peer connections and links to wider networks, as these can significantly contribute to the personal and professional growth of youth throughout the project lifecycle.

³ Chango is an online crowdfunding platform that allows the Ghsanaian diaspora to financially support community projects and social impact initiatives in their regions of origin in Ghana.

3. CONCLUSION

GrEEn UNCDF offers interesting lessons on the benefits of smart project designs, which are both previously tested and locally adapted, and of developing partnerships with private sector actors to boost sustainability of service provision, particularly financial inclusion.

The case study revealed that a smart project design can help address several development challenges simultaneously, albeit such designs may require development and testing across various project cycles. The GrEEn UNCDF project managed to combine the construction of green local infrastructure with training, CfW, and financial inclusion, serving the objectives of improved public services, better livelihoods, and adapting to climate change. To do so, UNCDF could build upon a rich experience of implementing the LoCAL scheme across various countries. This experience, which helped develop and refine the approach, together with the adaptation to the local context, allowed the project to strike a balance between a comprehensive design addressing several development challenges, and, at the same time, avoiding excessive complexity during implementation. Precise targeting of youth, benefiting from several interventions at the same time, also supported the project's integrated approach (see 2.1.1).

The study also showed that sustainable private sector engagement requires comprehensive cooperation from the very outset of the project. Even more so for projects targeting vulnerable youth, who are often considered to be a rather unprofitable market segment by the private sector. Taking advantage of the flexibility of digital financial products, the project accompanied market players from market exploration and product development to large-scale roll-out and review. This comprehensive partnership approach allowed GrEEn to provide financial services to target groups who had previously been excluded from the financial system, for instance by helping farmers balance out the uneven access to resources (inputs and outputs) over the farming season. Although the study was not yet able to establish the sustainability of the project's financial inclusion efforts, its market-driven approach helped create the conditions for private actors to continue serving financial products to vulnerable youth in Ghana (see 2.1.4).

4. LIST OF ABBREVIATIONS

Abbreviation	Description
CfW	Cash-for-Work
EUTF	European Union Emergency Trust Fund for Africa
FSPs	Financial Service Providers
GrEEn	Boosting Green Employment and Enterprise Opportunities in Ghana
IOM	International Organization for Migration
IVR	Interactive Voice Response
LISA	Local Information System for Adaptation
LoCAL	Local Climate Adaptive Living Facility
MLS	Monitoring and Learning System
MMDAs	Metropolitan, Municipal and District Assemblies
MSMEs	Micro-, Small-, and Medium-Sized Enterprises
OYE	Opportunities for Youth Employment
PBCRG	Performance-Based Climate Resilience Grants
SLC	Sahel and Lake Chad
SNV	Netherlands Development Organisation
UNCDF	United Nations Capital Development Fund
VSLAs	Village Savings and Loan Associations

5. ANNEXES

5.1. LIST OF KEY INFORMANTS INTERVIEWED

Organisation	Position
EUD	Project officer
UNCDF	Respectively: Technical Specialist, Technical Specialist, Data Management Analyst & Monitoring and Evaluation Officer
Fidelity/Viamo	-
Chango	Marketing Officer
Grow For Me	Founder
Regional Coordinating Council	Representative
SOS Children's Villages	Coordinator, trainers
MSME Champion: LampsANG	CEO
District Assembly – Offinso Municipal	Coordinator, Director and Municipal Planner
Fidelity Bank	Agent
MSME Champion: Beauty Salon	CEO
District Assembly – Offinso North	Coordinator, Director and Municipal Planner
OZE	Representative
UNCDF	Technical Specialist, Technical Specialist, Data Management Analyst & Monitoring and Evaluation Officer
EUD	Youth Focal Point, Private Sector Focal Point

5.2. LIST OF FOCUS GROUP DISCUSSIONS CONDUCTED

Beneficiaries	Type of support	Location	Date
5 beneficiaries including 4 women	Cash for work	Offinso Municipal	27-Feb
3 beneficiaries including 2 women.	Cash for work	Offinso North	27-Feb
4 beneficiaries including 3 women	Farmers that benefitted from the Grow for Me scheme	Ejura	28-Feb

5.3. LIST OF PROJECT DOCUMENTS REVIEWED

Author	Date	Name of Document
EUTF	2019	Description of action – Boosting green employment and enterprise opportunities in Ghana
UNCDF	2020	GrEEn Progress Report Year 1
UNCDF	2021	GrEEn Progress Report Year 2
UNCDF	2022	GrEEn Progress Report Year 3
UNCDF	2023	GrEEn Progress Report Year 4
C4ED	2025	Impact evaluation of the 'green employment and enterprise opportunities project'

- ⁱ C4ED, Impact evaluation of the “green employment and enterprise opportunities project”, March 2025.
- ⁱⁱ EUTF, ‘Description of Action – Boosting green employment and enterprise opportunities in Ghana’, 2019.
- ⁱⁱⁱ UNCDF, ‘GrEEn annual report – year 2’, 2021.
- ^{iv} UNCDF, ‘GrEEn annual report – year 2’, 2021.
- ^v UNCDF, ‘GrEEn annual report – year 3’, 2022.
- ^{vi} UNCDF, ‘Description of Action – Boosting green employment and enterprise opportunities in Ghana’, 2019.
- ^{vii} UNCDF, ‘GrEEn Progress Report Year 4’. 2023.
- ^{viii} C4ED, Impact evaluation of the ‘green employment and enterprise opportunities project’, March 2025.
- ^{ix} C4ED, Impact evaluation of the ‘green employment and enterprise opportunities project’, March 2025.
- ^x UNCDF, ‘GrEEn Progress Report Year 1’. 2020.
- ^{xi} UNCDF, ‘GrEEn annual report – year 2’, 2021.
- ^{xii} UNCDF, ‘GrEEn annual report – year 2’, 2021.
- ^{xiii} UNCDF, ‘GrEEn Progress Report Year 3’, 2022.