Ghana



Organization: Open Ghana

Location: Northern, North-East, Savannah, Upper-East, and Upper-West Ghana **Solution:** Dry-season vegetable gardens, climate training, and financial inclusion to empower women, youth, and persons with disabilities in Ghana

with year-round income and climate resilience.

Factsheet Period: First round of UNDP AFCIA funding (18 months)





Women's group sowing rice and maize crops in a dry-season vegetable gardens @OpenGhana

In Ghana, social and cultural barriers often limit persons with disabilities from accessing economic services and societal assimilation (<u>UN Convention on the Rights of Persons with Disabilities, 2018</u>). Women with disabilities face additional challenges due to intersecting forms of discrimination. As a result, many individuals engaged by Open Ghana live on less than US\$1.90 per day and struggle to find decent employment. To address these issues, Open Ghana provides facilities and training for dry-season vegetable gardening, allowing farmers to increase their incomes by growing high-value crops like peppers. Open Ghana promotes financial inclusion through Village Savings and Loan Associations (VSLAs) for rural farmers, helping marginalized communities adapt to impacts of climate change.



Key achievements

- Developed 6 dry-season gardens over 15.3 hectares which can produce 600 tons of vegetables annually
- Increased income for 368 people directly and indirectly improved food security for an additional 8,252
- Established 6 learning centres to disseminate learnings on climate change and sustainable agricultural practices
- Set up 14 VSLAs groups over 6 communities.
- Conducted 42 field monitoring visits



Funding snapshot

- UNDP-AFCIA grant: \$235,000 (initial grant: \$125,000; scaling grant: \$110,000- under implementation- data still unavailable)
- USAID Feed the Future Mobilizing Finance in Agriculture grant: \$51,000



Social impact

- Provides alternative livelihood opportunities for women, youth and persons with disabilities, fostering yearround income and economic empowerment
- Improves food security and nutrition within communities







Adaptation benefits

- Activities raise awareness of climate change adaptation measures within communities
- Promotes adoption of innovative climate-smart agricultural practices, tools and technologies for improved livelihoods and resilience
- Encourages sustainable agricultural practices



Innovation

- Dry season crops like peppers achieve a 100% return on investment compared to traditional maize cultivation
- Enables year-round income generation through dry-season vegetable production.
- Empowers communities by creating VSLAs, promoting financial inclusion and resource management



Replication potential

- The use of dry-season vegetable production, VSLAs, and climate-smart techniques has high replication potential in other regions facing similar challenges
- It can be used as a model for future initiatives promoting sustainable agriculture and community development



Investability

Revenue per year The six dry-season gardens have generated a total gross revenue of \$4,251 from a single production cycle through produce sales. Of this amount, Open Ghana retains \$1,418. Generated additional \$37,000 from the sale of Soybean and Maize seeds.

Sustaining criteria

Open Ghana has developed a revenue generating model from the sale of dry season harvests, to be shared in a 1:3 ratio between Open Ghana and farming communities. The initiative plans to fill remaining funding gaps with grant funding.

VSLAs have promoted a culture of savings in rural communities, who use their savings to procure farm inputs, technology and labour in the main cropping season.

Financial innovation

This model provides a pool of savings for cyclical lending to group members. It does not require collateral, is easy to access, and participation is voluntary.

VSLA groups have become attractive to mainstream financial institutions because of their saving culture, organized nature, and community visibility.

Expected return

The initiative is seeking a \$250,000 loan over a five-year period with 3% interest







